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City of Cotati
Housing Element

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Introduction

The requirements of State Government Code § 65583 are addressed by the Element. In brief, the Housing Element must consist of:

- An analysis of the housing needs of all economic segments of the City;
- A set of goals, policies with quantified objectives; and
- A housing program that establishes a schedule of actions to meet locally adopted goals and policies.

The Housing Element consists of two major sections. Section one contains the goals, policies and implementation programs. Section two contains an analysis of the housing needs of all economic segments of the community. The goals and policies are based on the needs identified in section two.

The purpose of the Housing Element is to achieve an adequate supply of safe, decent housing for all residents of Cotati. In order to achieve this goal, the policies and programs of the Housing Element address several major issues:

- Maintain and preserve the existing housing stock;
- Retain the character of Cotati's residential neighborhoods;
- Meet the City's regional housing needs allocations; and
- Provide additional affordable housing.

The Housing Element has been organized so that Cotati's decision-makers and members of the public can quickly identify specific goals, housing policies and programs, as well as the information and analysis on which these policies and programs are based.

Housing Goals Policies and Implementation Programs

Housing Goals

- Goal 1: Conserve and improve Cotati's existing housing supply.
- Goal 2: Facilitate and encourage the development of housing to meet regional housing needs allocations.
- Goal 3: Expand housing opportunities for the elderly, the handicapped, households with very-low to moderate incomes and for persons with special housing needs.
- Goal 4: Promote housing opportunities for all persons regardless of race, age, marital status, ancestry, national origin or color.

The Goals and Policies are general statements of the direction Cotati will pursue for maintaining and increasing its housing. Each policy has one or more implementation programs which contain the following information:

- a) a concise statement of the specific City actions which will be taken to implement the program;
- b) the city department or other agency responsible for implementation;
- c) quantified objectives, where applicable; and
- d) a schedule for completion.

Goal 1: Conserve and Improve Cotati's existing housing supply.

Policies to conserve and improve Cotati's existing housing supply

- P.1 Housing Rehabilitation: Pursue available funding for the preservation and rehabilitation of viable older housing to preserve neighborhood character and, where possible, retain a supply of low and moderate-income units.
- P.2 Displacement of Residential Units: Discourage the conversion of residential units to other uses, unless there is a finding of clear public benefit and equivalent housing can be provided for those who would be displaced by the proposed conversion.
- P.3 House Sharing: Encourage and facilitate house sharing programs for senior citizens and other groups identified as having special housing needs.
- P.4 Condominium Conversions: Continue to regulate the conversion of existing multiple family residential units to market rate condominiums. Limited equity cooperatives and other innovative housing proposals which are affordable to very-low to low income households are encouraged.
(The City has adopted a Condominium Conversion Ordinance which establishes specific standards that must be met prior to approval of a condominium conversion to ensure that the existing stock of affordable housing units is not reduced. Standards include making the following findings: that the proposed conversion will not have a detrimental effect on the supply of rental units; current building code standards will be met; the housing needs of the residents of the development proposed for conversion will be met; and a minimum of 20% of the units affordable to very-low to moderate income households will be provided.)
- P.5 Relocation of Mobile Home Parks: Residents displaced from mobile home parks converted to other uses shall be provided with relocation assistance. It shall be the responsibility of the developer to provide relocation assistance.

(The City has 180 housing units located in mobile home parks which constitutes an important proportion of the City's affordable housing stock.)

Implementation Programs to conserve and improve Cotati's existing housing supply

- IP.1 Maintain Existing Residential Zoning: Retain existing residential zoning and discourage non-residential uses in these zones.
RESP. AGENCY: PLANNING DEPARTMENT
FINANCING: CITY FUNDS
SCHEDULE: ONGOING
- IP.2 Condominium Conversions: Revise the Condominium Conversion Ordinance to exempt limited equity residential cooperatives which provide long term affordability for the units; require relocation assistance when units are converted; and require first right of refusal of purchase of units by occupants.
RESP. AGENCY: PLANNING DEPARTMENT AND CITY COUNCIL
FINANCING: CITY
OBJECTIVES: N/A
SCHEDULING: JULY, 1993
- IP.3 Housing Rehabilitation Program: Continue to participate in the Housing Rehabilitation Program which provides low interest loans for the rehabilitation of homes owned or occupied by very low to moderate income households. City will improve citizen awareness of this rehabilitation loan program by: a) making pamphlets on this program available at City Hall and at the public library; b) contact neighborhood groups in older residential areas with this information; and c) continuing building code enforcement. Use funding sources such as CDBG funds, the Deferred Payment Rehabilitation Loan Program [DPRLP] as well as Redevelopment Tax Increment Set-Aside funds to implement this program. Continue participation in the Sonoma County Housing Authority's Housing Rehabilitation Program.
RESP. AGENCY: PLANNING, BUILDING DEPARTMENTS AND REDEVELOPMENT AGENCY.
FINANCING: CITY, STATE AND FEDERAL FUNDS
OBJECTIVES: REHABILITATE 10 UNITS @ YEAR FOR 5 YEARS
SCHEDULING: ONGOING AND APPLY FOR DPRL PROGRAM BY JULY 1994
(The City has implemented a successful low-interest loan program that has enabled low to moderate income households to rehabilitate and renovate their homes.)
- IP.4 Housing Rehabilitation in Commercial Areas: Continue to permit new housing units and housing rehabilitation in commercial zoning districts subject to a Conditional Use Permit.
RESP. AGENCY: PLANNING DEPARTMENT
FINANCING: CITY
OBJECTIVES: 15 UNITS TOTAL
SCHEDULING: ONGOING
- IP.5 Capital Improvement Program: The Planning Commission and City Council shall review on an annual basis the City's Capital Improvement Program [CIP] to determine what special priorities are needed for capital improvement projects required to maintain the community's residential neighborhoods. Review of the CIP shall also include verification that areas needing improvement are scheduled for funding to address these needs at a specific time in the future.
RESP. AGENCY: PLANNING AND ENGINEERING DEPARTMENTS
FINANCING: CITY
OBJECTIVES: SPECIFIC IMPROVEMENTS AS OUTLINED IN THE CIP FOR RESIDENTIAL NEIGHBORHOODS.
SCHEDULING: ANNUALLY AS AN ONGOING PROGRAM.

- IP.6 Shared Housing Programs: Contact organizations in Sonoma County to determine whether they would be interested in implementing a shared housing project in Cotati.
- RESP. AGENCY: PLANNING DEPARTMENT
- FINANCING: CITY TO APPLY FOR AVAILABLE FUNDING; NON-PROFIT ORGANIZATION TO IMPLEMENT THE PROGRAM
- OBJECTIVES: TO MATCH SENIOR CITIZENS LIVING ALONE IN SINGLE FAMILY HOMES WITH OTHERS SEEKING HOUSING AND TO PROVIDE SHARED HOUSING OPPORTUNITIES FOR DEVELOPMENTALLY DISABLED ADULTS.
- SCHEDULING: START PROGRAM: APRIL 1993.

Goal 2: Facilitate and encourage the development of housing to meet the regional housing needs allocations.

Policies to promote additional housing

- P.6 Pursue Available Funding Sources: Pursue county, state and federal programs and funding sources that provide housing opportunities for low and moderate-income households.
- P.7 Mixed Use: Encourage the development of residential uses in existing and new commercial areas where the viability of commercial activities would not be adversely affected.
- P.8 Limited Equity Cooperatives: Encourage limited equity residential cooperatives and other non-profit enterprises such as sweat-equity projects designed to provide affordable housing.
- P.9 Commercial and Office Projects: Consider impacts on housing demand in the Environmental Review process of commercial and office projects.
- P.10 Regional Housing Needs: Encourage additional housing to meet the City's Regional Housing Need Allocations by: a) increasing the potential for multifamily housing in the Downtown Hub area through implementation of the Downtown Specific Plan; b) increasing the amount of land zoned R-3, and c) continuing to work with non-profit housing organizations to construct affordable multifamily dwellings.
- P.11 Second Dwelling Units: Continue to facilitate the construction of second dwelling units, pursuant to the City's Second Dwelling Unit Ordinance.

Implementation Programs to promote additional housing

- IP. 7 Increase the Amount of Developable High Density Residential Land: Amend the General Plan Map and Rezone seven acres of the 14.13 acre parcel of land (AP 144-170-04: site # 9 in Table 21) from R-1 to R-3.

RESP. AGENCY: PLANNING DEPARTMENT AND CITY COUNCIL

FINANCING: CITY

OBJECTIVE: CONSTRUCT 80 SENIOR AFFORDABLE HOUSING UNITS

SCHEDULING: AMEND GENERAL PLAN MAP AND ZONING ORDINANCE, JULY 1992

(The City is working with St. Joseph's Church and a non-profit housing developer – Burbank Housing Development Corporation to build affordable senior housing on this site. An application for CDBG funds for site improvements has been made and preliminary plans have been prepared.)

- IP.8 Cooperate with the Sonoma County Housing Authority: Continue agreements with the Sonoma County Housing Authority to administer affordable housing unit programs within the City.

RESP. AGENCY: PLANNING DEPARTMENT AND CITY COUNCIL

FINANCING: CITY

OBJECTIVE: TO CONTINUE WORKING WITH THE SONOMA COUNTY HOUSING AUTHORITY IN THE ADMINISTRATION OF ADDITIONAL AFFORDABLE UNIT PROGRAMS

SCHEDULING: ONGOING

- IP.9 Multifamily/Mixed Use Developments: Revise the Zoning Ordinance to eliminate the restriction in the C-1 District to one dwelling unit per building site. Revise the Zoning Ordinance to facilitate increased multifamily housing integrated with commercial, retail and office uses. Among the items to be revised are: reduction of parking standards where several land uses share a common parking facility; flexible parking, setback, height, and lot coverage standards; permitting a maximum residential density equivalent to the R-3 Zoning District in the C-1 and O Districts; and ensuring that the ground floor in the C-1 Zoning District remain in non-residential uses.

RESP. AGENCY: PLANNING DEPARTMENT.

FINANCING: CITY

OBJECTIVE: TO FACILITATE THE ESTABLISHMENT OF 50 ADDITIONAL MULTIFAMILY HOUSING UNITS.

SCHEDULING: AMEND ZONING ORDINANCE, JULY 1993.

[Requires revising the regulations in the C-1 and Office Zoning Districts to implement the Downtown Specific Plan and to provide more housing. There are 60 acres of land within the Downtown Specific Plan of which 8 acres are vacant, and 10 acres are underdeveloped. The entire area is within the city's redevelopment district. This plan would permit the development of housing in either the C-1 or O Zoning Districts at the R-3 Multifamily density. All of the vacant and underdeveloped land has the potential for mixed use development incorporating multifamily dwelling units.]

- IP.10 Facilitate Second Dwelling Unit Construction: Review the existing Second Dwelling Unit Ordinance to determine what modifications may be required to increase the number of these units constructed. Prepare and distribute a brochure for the public on second units and continue fast-track processing of second dwelling units meeting established standards.

RESP. AGENCY: PLANNING DEPARTMENT

FINANCING: CITY AND PROPERTY OWNERS

OBJECTIVE: TO FACILITATE THE ESTABLISHMENT OF 5 SECOND DWELLING UNITS PER YEAR.

SCHEDULING: COMPLETE WITH ZONING ORDINANCE AMENDMENTS, JULY 1993

Goal 3: Expand housing opportunities for the elderly, the handicapped, households with very-low to moderate incomes and for persons with special housing needs.

Policies to expand housing opportunities for the elderly, the handicapped, households with very-low to moderate incomes and for persons with special housing needs.

- P.12 Facilitate additional Senior Housing: Facilitate senior housing projects developed with density bonuses and flexible parking, setback, lot coverage and other standards, as provided in the revised Zoning Ordinance, where found to be consistent with maintaining the character of the surrounding neighborhood.
- P.13 Housing for the Handicapped: Continue to facilitate housing for handicapped persons.
- P.14 Resale and Rental Controls on BMR Units: Require resale and rental controls on Below Market Rate [BMR] units.
- P.15 Large Families: Provide incentives in the Zoning Ordinance for the construction of additional housing for large families requiring 3 or more bedroom units.
- P.16 Monitor Conversion of Section 8 to Market Rate Units: Monitor Section 8 and other affordable Below Market Rate (BMR) units that are scheduled to be converted to market rate units and develop programs preventing the loss of these affordable units.
- P.17 Emergency and Transitional Housing: Allow emergency and transitional shelter within the City as a permitted use in a specific site as indicated by Map 1.
- P.18 Inter Agency Cooperation: Work with private, County, and State Agencies to provide emergency housing for the homeless.
- P.19 Create below Market Rate Units: Continue implementation of the City's Inclusionary Housing Ordinance. Require developers of residential developments of five (5) or more units to a) provide 15% of their units at rents or purchase prices affordable to very-low to moderate income households; b) contribute in-lieu-fees of comparable value; or c) propose alternative measures so that the equivalent of 15% of their units will be available to, or affordable by, households with very-low to moderate incomes.
- [This policy requires revision of the definition of Affordable Unit as specified in the Zoning Ordinance §17.30.060.(1)(a) to include very-low income households consistent with in State Health and Safety Code §50079.5 definition of affordable housing. This policy may be implemented in conjunction with the Density Bonus policy below and IP.18 and !P.19. Revisions to Zoning Ordinance §17.26.060 Condominium and Planned Development Options is necessary.]*
- P.20 Density Bonus Incentives: Continue to provide incentives for the construction of affordable housing in conformance with Gov't Code § 65915.

[This policy requires revision of the density bonus provisions of the Zoning Ordinance to comply with recent amendments to Gov't Code § 65915 et seq.]

Implementation Programs to expand housing opportunities for the elderly, the handicapped, households with very low to moderate incomes and for persons with special housing needs.

- IP.11 Additional housing for Seniors: Revise the Zoning Ordinance to permit senior housing developments, for persons aged 55 and over in specific residential and commercial zoning districts with reduced parking, setback and other requirements.

RESP. AGENCY: PLANNING DEPARTMENT
FINANCING: CITY
OBJECTIVE: DEVELOP AT LEAST 70 SENIOR HOUSING UNITS.
SCHEDULING: JULY 1993.

[Quantitative objective based on the criteria that available parcels for senior multifamily housing should be between 2 and 3 acres in size, at a density of up to 21 du/acre. This program may be combined with IP-12 below.]

- IP.12 Seek Site and Funding for Senior Housing: Designate an area or parcel of land suitable for senior housing funded by a HUD 202 or a similar program. Work with developers to facilitate obtaining funding and construction of senior housing on this site.

RESP. AGENCY: PLANNING DEPARTMENT
FINANCING: CITY
OBJECTIVE: TO FACILITATE THE ESTABLISHMENT OF 50 ADDITIONAL AFFORDABLE SENIOR HOUSING UNITS.
SCHEDULING: DESIGNATE PARCEL WITH THE COMPLETION OF THE ZONING ORDINANCE AMENDMENTS, JULY 1993

- IP.13 Accessible Units for the Physically Handicapped: Revise the Zoning Ordinance to require at least 10% of new multifamily residential projects comprising 10 or more units to be adapted to or built for handicapped persons consistent with Federal and State laws.

RESP. AGENCY: PLANNING DEPARTMENT.
FINANCING: CITY
OBJECTIVE: DEVELOP 5 HANDICAPPED ACCESSIBLE UNITS.
SCHEDULING: AMEND THE ZONING ORDINANCE, JULY 1993.

[Quantitative objective based on 10% of a projected construction of 50 multifamily units and the need for this type of unit identified in the Housing Needs Analysis section of the Housing Element]

- IP.14 Large Families: Include incentives for the construction of developments with three or more bedrooms for large families in the Density Bonus provisions of the Zoning Ordinance. Continue the expedited processing of housing developments with at least 10% of the units greater than three bedrooms.

RESP. AGENCY: PLANNING DEPARTMENT.
FINANCING: CITY
OBJECTIVE: TO ESTABLISH AT LEAST 20 HOUSING UNITS FOR LARGE FAMILIES.
SCHEDULING: AMEND THE ZONING ORDINANCE, JULY 1993.

- IP. 15 Revise Inclusionary Housing Ordinance: Make the following revisions to the Inclusionary Housing Ordinance: revise the definition of 'affordable unit' to include dwellings that are affordable to households with very low incomes in accordance with the income guidelines adopted by the United States Department of Housing and Urban Development (HUD); and require at least five percent of the inclusionary units to be affordable to households with very low incomes. In addition, consider using the following performance criteria for inclusionary units: the exterior appearance of inclusionary units shall not be different than other units in the housing development of which they are a part; and inclusionary units shall be dispersed or distributed throughout the development rather than being concentrated in one portion of the development.

RESP. AGENCY: PLANNING DEPARTMENT
FINANCING: DEVELOPERS OF RESIDENTIAL UNITS
OBJECTIVE: TO PROVIDE 10 BMR UNITS PER YEAR FOR FIVE YEARS
SCHEDULING: ADOPT WITH REVISION OF THE ZONING ORDINANCE, JULY 1993

[The existing Zoning Ordinance does not include households with very low income in the definition of affordable housing. Increasing the percentage of inclusionary units and the corresponding housing in-lieu fee will provide more affordable units in the city. Quantitative objective based on 20% of the potential housing developments over 3 units in size that are anticipated to be built per year during next five years¹. Requires revisions to the Zoning Ordinance]

IP.16 Housing Funds: Continue the Inclusionary Housing Fund and the Redevelopment Agency Fund. Contributions to these funds would come from Redevelopment Agency Set-Aside funds and funds collected from private and public sources to implement and housing in-lieu fees. Use of the Housing Funds will be governed by guidelines established in the Zoning Ordinance and the Redevelopment Agency regulations, as applicable. Establish a five-year housing program for the City and consider the uses and sources for the housing funds listed below:

Uses for housing funds

- Land acquisition for Below Market Rate [BMR] housing;
- Capital improvements to BMR housing;
- Rehabilitation loans;
- Contribute to funds established for emergency and transitional housing;
- Replacement of waived or reduced City fees for BMR projects;
- Buy-downs on mortgages for purchasers of BMR units;
- Subsidize programs that provide housing units to compensate for below market rate units lost through expiration of Section 8 agreements;
- Subsidize mortgage financing for Below Market Rate Units; and
- Other related implementation actions.

Funding Sources:

- Redevelopment Bonds and Housing Set-Aside funds;
- Federally sponsored Community Development Block Grant [CDBG] Funds;
- State housing program funds; and
- City funds from inclusionary housing in-lieu fees.

RESP. AGENCY: PLANNING DEPARTMENT

FINANCING: CITY AND OTHER SOURCES LISTED ABOVE.

OBJECTIVE: TO PROVIDE THE FINANCIAL MEANS TO IMPLEMENT THE CITY'S HOUSING POLICIES.

SCHEDULING: DEVELOP PROGRAM, JULY 1992.

[There is \$ 358,710. in the Redevelopment Agency's Low to Moderate Housing Fund and \$181,451. in the Inclusionary Housing Fund. The fund increases by an average of \$103,000. per year. These funds can be used in a variety of ways to leverage additional funding for affordable housing development. The Low to Moderat income Fund is separate from the Inclusionary Housing Fund, although both funds can be used, in accordance with State land Federal laws for affordable housing.]

IP.17 Use available funding methods: Seek all available State and Federal assistance to develop affordable housing and encourage additional affordable housing units, through for example, developer agreements, mortgage revenue bonds, Redevelopment Agency tax-exempt financing and the Deferred Payment Rehabilitation Loan Program.

RESP. AGENCY: PLANNING DEPARTMENT AND REDEVELOPMENT AGENCY

FINANCING: MORTGAGE REVENUE BONDS, DEVELOPER FEES, CITY STAFF TIME.

SCHEDULING: REQUEST FOR PROPOSALS AND APPROPRIATE APPLICATIONS SUBMITTED DURING FISCAL YEAR 1993-94.

¹ Based on continuation of the residential growth rate observed during the past five years, which averaged 105 units per year. Assumes that half of these potential residential developments would fall under the requirements of the Inclusionary Housing Ordinance, thereby producing an average of 10 BMR units per year.

P.18 Density Bonus: Revise the Zoning Ordinance § 17.26.050 to comply with the Density Bonus provisions of Gov't. Code § 65915 requiring the granting of a density bonus and an additional financial incentive, or financially equivalent incentive(s), to a developer of housing agreeing to construct at least: a) 20% of the units for low-income households; b) 10% of the units for very-low income households; or c) 50% of the units for senior citizens.

RESP. AGENCY: PLANNING DEPARTMENT

FINANCING: CITY AND DEVELOPERS

OBJECTIVE: CONSTRUCTION OF 10 VERY LOW INCOME UNITS; 25 LOW INCOME UNITS; OR 50 SENIOR UNITS.

SCHEDULING: AMEND ZONING ORDINANCE, JULY 1993.

[Quantified objective based on the housing site analysis contained in Table 20, which indicated a potential for 63 density bonus below market rate units on the vacant and developable land within the city. The 50 senior units are based on the density bonus option c) granted when 50% of the units in a development are for seniors.]

IP.19 Very-Low and Low Income Density Bonus: Revise the Zoning Ordinance § 17.26.050 to remove constraints to the construction of affordable housing. Revise the ordinance as follows:

a) eliminate the 45% inclusionary units for a 40% density bonus;

b) permit a density bonus of up to 45% for projects with more than 15% of the units affordable to very-low and low income households

c) the number of very low and low income units would specified in the Zoning Ordinance, taking into account such factors as: project size, the density bonus requested pursuant to this program, IP.18 and IP.19; redevelopment agency participation in the project; and reduction in city fees and/or other city requirements;

d) apply this program to the following Zoning Districts only: C-1, O, R-2 and R-3.

RESP. AGENCY: PLANNING DEPARTMENT

FINANCING: CITY AND DEVELOPERS

OBJECTIVE: 40 BMR UNITS

SCHEDULING: AMEND ZONING ORDINANCE, JULY 1993.

This program is intended to supplement IP.18 by providing a density bonus in excess of the maximum specified by Gov't Code § 65915 of 25%, specifically to meet the needs of very-low and low income households, and to remove constraints to this type of housing that exist in the current Zoning Ordinance.

IP.20 Implement Fast Tracking: Continue to implement fast-tracking of projects with affordable housing and/or meeting special housing needs.

RESP. AGENCY: PLANNING DEPARTMENT AND REDEVELOPMENT AGENCY

FINANCING: CITY

SCHEDULING: ONGOING

IP.21 Redevelopment Agency: The Redevelopment Agency will continue to use its unique powers to actively encourage the development of affordable housing by providing technical and financial assistance to reduce the cost of housing.

RESP. AGENCY: REDEVELOPMENT AGENCY

FINANCING: REDEVELOPMENT AGENCY

OBJECTIVE: TO FINANCE THE CONSTRUCTION OR RENOVATION OF AT LEAST 50 AFFORDABLE UNITS USING TAX-INCREMENT HOUSING SET ASIDE FUNDS.

SCHEDULING: ONGOING.

IP.22 Maintain adequate staff: Maintain adequate staff in the Planning Department to process and review housing development applications in a timely manner, recognizing that delays in permit processing add to the cost of housing.

RESP. AGENCY: CITY COUNCIL AND PLANNING DIRECTOR

FINANCING: CITY

SCHEDULING: ONGOING AT ANNUAL BUDGET REVIEW.

IP.23 Limited Equity Cooperatives: Seek sponsors to utilize State funds to develop a limited equity cooperative [LEC]. Specific City actions to achieve this objective include: assessing the viability and process of establishing an LEC; make such information available at the Planning Department; seek cooperation and support for this program with the Sonoma County Housing Authority and non-profit housing organizations in the area such as the RCHDC; and locate potential sites for a LEC.

RESP. AGENCY: PLANNING DEPARTMENT AND SONOMA COUNTY HOUSING AUTHORITY (SCHA)
FINANCING: CITY
OBJECTIVE: TO FACILITATE THE ESTABLISHMENT OF ADDITIONAL AFFORDABLE HOUSING UNITS.
SCHEDULING: START STUDY OF LEC'S, CONTACTS WITH LEC'S AND NON-PROFIT HOUSING ORGANIZATIONS, BY SEPTEMBER, 1994.

IP.24 Tax-Exempt Financing: Require developers utilizing tax-exempt financing to include language in agreements with the City and/or the Redevelopment Agency permitting persons and households eligible for HUD Section 8 rental assistance or Housing Voucher Folders to apply for below-market-rate units provided in the development.

RESP. AGENCY: PLANNING DEPARTMENT AND REDEVELOPMENT AGENCY
FINANCING: CITY AND HOUSING DEVELOPERS UTILIZING TAX-EXEMPT REVENUE BONDS.
OBJECTIVE: TO FACILITATE THE ESTABLISHMENT OF ADDITIONAL AFFORDABLE HOUSING UNITS.
SCHEDULING: ONGOING

IP.25 Conversion of Section 8 Units: Adopt an Ordinance requiring a one year notice to residents, the City and the Sonoma County Housing Authority of all proposed conversions of Below Market Rate housing units to market rents.

RESP. AGENCY: PLANNING DEPARTMENT
FINANCING: CITY
OBJECTIVE: TO INCREASE THE OPPORTUNITY FOR THE CITY AND/OR NON-PROFIT HOUSING ORGANIZATIONS TO CONSERVE THESE BMR UNITS .
SCHEDULING: AMEND THE ZONING ORDINANCE, JULY 1993.

IP.26 Financing At Risk Units: Consider the following options to prevent the conversion of at risk units, as appropriate: refinancing projects financed with locally-issued mortgage revenue bond proceeds; finance buyouts by nonprofits and other public entities through equity or gap financing, advancing purchase-option funds, carrying of second mortgages, interest writedowns, and/or issuance of tax exempt bonds for financing acquisitions.

RESP. AGENCY: PLANNING DEPARTMENT
FINANCING: CITY AND REDEVELOPMENT AGENCY
OBJECTIVE: TO PREVENT THE CONVERSION OF AT RISK UNITS TO MARKET RATE UNITS.
SCHEDULING: AS APPROPRIATE

There may a need for local funds to supplement federally-provided incentives for Section 236 or Section 221 (d)(3) projects exceeding the federal cost limits, if HUD discretionary grants are unavailable or insufficient.

IP.27 Emergency and Transitional Housing: Revise the Zoning Ordinance to designate an emergency and transitional housing facility a permitted use on a one acre parcel of land indicated in Map 1.

RESP. AGENCY: PLANNING DEPARTMENT
FINANCING: CITY
OBJECTIVE: TO PERMIT A 30 BED TRANSITIONAL HOUSING IN FACILITY IN COMPLIANCE WITH GOVT.§ 65583[A][6] IN THE C-H: COMMERCIAL ZONING DISTRICT
SCHEDULING: AMEND THE ZONING ORDINANCE, JULY 1993

[illegible]

IP.28 Standards for Emergency and Transitional Housing: Include in the Zoning Ordinance the following revisions pertaining to emergency and transitional housing:

- a] Use the Uniform Housing Code [UHC] Space and Occupancy Standards applying to shelters pursuant to Health and Safety Code § 50807;
 - b] The site shall be adequately screened and fenced to provide an attractive appearance on all sides;
 - c] A well lighted, secure and attractive access be provided to the street; and
 - d] Architectural Review approval shall be required prior to issuance of building permit.
- RESP. AGENCY: PLANNING DEPARTMENT
FINANCING: CITY
OBJECTIVE: TO PREVENT INCIDENCE OF HOMELESSNESS AMONG COTATI RESIDENTS.
SCHEDULING: AMEND ZONING ORDINANCE, JULY 1993.

IP.29 Rental Deposit Guarantee and Revolving Loan Fund Programs: Establish a Rental Deposit Guarantee and Revolving Loan Fund Program to specifically assist Cotati residents by preventing and reducing homelessness. Consider cooperating with the Sonoma County Housing Authority to implement this program.

RESP. AGENCY: CITY COUNCIL.
FINANCING: CITY
OBJECTIVE: TO PREVENT INCIDENCE OF HOMELESSNESS AMONG COTATI RESIDENTS.
SCHEDULING: FUNDING BY JULY 1993.

IP.30 Funding for Homeless Shelter: Consider providing annual funding for Petaluma's homeless program.

RESP. AGENCY: CITY COUNCIL.
FINANCING: CITY
OBJECTIVE: TO PROVIDE FACILITIES FOR THE HOMELESS NEAR TO COTATI.
SCHEDULING: CONSIDER FUNDING BY JULY 1993.

IP.31 Maintain Ongoing Estimates of the Demand for Emergency Housing: Consult with local churches, other service providers and the County's Social Service Department and the County's Homeless Task Force to maintain ongoing estimates of the demand for emergency housing.

RESP. AGENCY: PLANNING DEPARTMENT
FINANCING: CITY
SCHEDULING: ONGOING

IP.32 Prepare the Appropriate Housing Impact and Mitigations for employment-generating commercial, office and industrial developments in the environmental review process.

RESP. AGENCY: PLANNING DEPARTMENT
FINANCING: CITY
OBJECTIVE: TO FACILITATE THE CONSIDERATION OF HOUSING NEEDS GENERATED BY NEW DEVELOPMENTS IN THE PREPARATION OF CEQA RELATED DOCUMENTS.
SCHEDULING: ONGOING.

Goal 4: Promote housing opportunities for all persons regardless of race, age, marital status, ancestry, national origin or color.

Policies to promote equal housing opportunity

P.21 Equal Housing Opportunity: Continue to facilitate non-discrimination in housing in Cotati.

P.22 Landlord-Tenant Disputes: Continue to refer landlord-tenant disputes to the Rental Review Board.

Implementation Programs to promote equal housing opportunity

- IP.33 Equal Housing Opportunity: Facilitate equal housing opportunity by continuing the designation of the Planning Director as the City's Equal Opportunity Coordinator with responsibility to investigate and deal appropriately with complaints. Information regarding equal housing opportunity laws and the City's Equal Housing Opportunities Coordinator shall be prepared and distributed to the public at City Hall.

RESP. AGENCY: PLANNING DEPARTMENT

FINANCING: CITY

OBJECTIVE: TO FACILITATE THE PUBLIC AWARENESS AND IMPLEMENTATION OF THE EQUAL HOUSING OPPORTUNITY LAWS.

SCHEDULING: RESOLUTION DESIGNATING THE PLANNING DIRECTOR THE EQUAL OPPORTUNITY COORDINATOR AND COMPLETION OF PUBLIC INFORMATION, JULY 1993.

- IP.34 Nondiscrimination Clauses: Continue to provide nondiscrimination clauses in rental agreements and deed restrictions for housing constructed with either City or with Development Disposition Agreements and Owner Participant Agreements when Redevelopment Agency participation occurs.

RESP. AGENCY: PLANNING DEPARTMENT AND REDEVELOPMENT AGENCY

FINANCING: CITY

OBJECTIVE: TO ENFORCE EQUAL HOUSING OPPORTUNITY LAWS.

SCHEDULING: ONGOING

Policies to Implement the Housing Element

- P.23 City Leadership: Provide active leadership in implementing the policies and programs contained in the Housing Element in a timely manner.
- P.24 Public Participation: Encourage and support public participation in the formulation and review of the City's housing and development policies.
- P.25 Redevelopment Agency: The Redevelopment Agency shall, through its unique powers, promote the implementation of the policies and goals of the Housing Element.
- P.26 Annual Review of Housing Element Implementation: Planning Commission and City Council shall review annually progress in implementing the Housing Element.

Programs to Implement the Housing Element

- IP.35 Prepare an Annual Report to the City Council and Planning Commission which describes the amount and type of housing activity tied to an updated summary of the City's housing needs.

RESP. AGENCY: PLANNING DEPARTMENT

FINANCING: CITY

OBJECTIVE: TO FACILITATE AN ANNUAL REVIEW OF THE CITY'S ABILITY TO ACHIEVE ITS HOUSING GOALS.

SCHEDULING: WITH THE ANNUAL REVIEW OF THE CIP BY THE PLANNING COMMISSION.

- IP.36 Update Demographic Information in the Housing Element when all of the results of the 1990 Census become available.

RESP. AGENCY: PLANNING DEPARTMENT

FINANCING: CITY

OBJECTIVE: INCLUDE UPDATED DATA IN THE HOUSING ELEMENT.

SCHEDULING: COMPLETE BY DECEMBER 1992.

Summary of Programs and Quantified Objectives

The quantified objectives contained in individual programs discussed in the previous section identifies the total number only. Indicated below are the quantified objectives related to the maintenance, preservation, improvement of existing housing as well as the construction of new housing by income category as specified in Gov't. Code § 65583(b).

Program	Quantified Objective (as applicable)
IP.1 Maintain Existing Residential Zoning	n/a
IP.2 Condominium Conversions	n/a
IP.3 Housing Rehabilitation Program	Very Low-10; Low-20; Moderate-20
IP.4 Housing Rehabilitation in Commercial Areas	Very Low-2; Low-5; Moderate-5; Above Moderate-3.
IP.5 Capital Improvement Program	n/a
IP.6 Shared Housing Program	n/a
IP.7 Increase the Amount of Developable High Density Residential Land	Very Low-30; Low-50; (Affordable Senior housing)
IP.8 Cooperate with the Sonoma County housing Authority	n/a
IP.9 Multifamily/Mixed Use Developments	Very Low-5; Low-15; Moderate-15; Above Moderate-20
IP.10 Facilitate Second Dwelling Unit Construction	Very Low-0; Low-0; Moderate-30; Above Moderate-20.
IP.11 Additional Housing for Seniors	Very Low-5; Low-5; Moderate-8; Above Moderate-52.
IP.12 Seek Site and Funding for Senior Housing	Very Low-20; Low-30.
IP.13 Accessible Units for the Physically Handicapped	Very Low-0; Low-1; Moderate-3; Above Moderate-1.
IP.14 Large Families	Very Low-0; Low-5; Moderate-10; Above Moderate-5.
IP.15 Revise Inclusionary Housing Ordinance	Very Low-15; Low-35;
IP.16 Housing Funds	n/a
IP.17 Use Available Funding Methods	n/a
IP.18 Required Density Bonus	Very Low-10; Low-25; or if Senior projects only: Moderate-;15 Above Moderate-35.
IP.19 Optional Density Bonus	Very Low-10; Low-15; Moderate-15
IP.20 Implement Fast Tracking	n/a
IP.21 Redevelopment Agency	Very Low-25; Low-25;

Program	Quantified Objective (as applicable)
IP.22 Maintain Adequate Staff	n/a
IP.23 Limited Equity Cooperatives	n/a
IP.24 Tax Exempt Financing	n/a
IP.25 Conversion of At Risk Units	n/a
IP.26 Financing at Risk Units	
IP.27 Standards for Emergency Housing	Very Low—30 bed facility
IP.28 Rental Deposit and Revolving Loan Fund	n/a
IP.29 Funding for Homeless Shelter	n/a
IP.30 Maintain Ongoing Estimates of the Demand for Emergency Housing	n/a
IP.31 Prepare Appropriate Housing Impact and Mitigations	n/a
IP.32 Equal Housing Opportunity	n/a
IP.33 Nondiscrimination Clauses	n/a
IP.34 Annual Report	n/a
IP.35 Update Demographic Information	n/a

Housing Background

The information presented in the Housing Background section is intended to summarize data related to housing need such as: demographic characteristics; employment trends; inventory of vacant and developable land; and the constraints that exist to the construction of housing in Cotati. The policies and implementation programs address housing needs identified in this section.

Information in the Housing Background section is based on the following sources: the ABAG *Projections 90* report; 1980 and 1990 U.S. Census; data provided by the National Planning Data Corp; the California State Department of Finance; the Sonoma County Housing Authority; and the city's Planning and Building Departments.

Summarized below are the principal findings of the Housing Background section:

- The city's most rapid population growth occurred between 1965 and 1975, when the population doubled to 2,860 persons. The decade between 1980 and 1990 also saw a rapid increase in population averaging 9.9% per year. An average of 104 dwelling units per year were added to the city since 1986.
- Cotati's population is projected to grow at an average annual rate of 4.4%, which is a faster rate than the projected overall County population.
- The average household size was 2.51 persons per household in 1990, which is larger than the County figure of 2.40.
- There is a significantly higher proportion of persons between the age of 19 and 34 in Cotati than either the State or the County.
- The number of elderly persons in the city is expected to double by the year 2005.
- Cotati continues to have a lower proportion of minorities (15.6%) than the State (33%).
- Household income continues to be 18% lower than the average for Sonoma County. There has been, however, a substantial increase in the number of middle and upper income households in the past ten years.
- Senior household incomes have not increased markedly. The majority (65%) of seniors had an annual income of less than \$15,000. in 1990.
- Employment in Cotati is projected to increase significantly by the year 2005, particularly in the retail and service sectors.
- There are a relatively large percentage (23%) of multifamily units in Cotati. Only 54% of the city's housing stock is comprised of single family dwellings.
- Since 1980, 97% of the housing that has been constructed has been single family homes.
- There are 28 Section 8 units in the city that will terminate their subsidy agreements by 1996. When this occurs, many low income households could be displaced with no available alternative housing.

Summary of Demographic Trends

Population Growth

Cotati was incorporated in 1965 with a population of 1,382 persons. The most rapid increase in the city's population occurred between the years 1965 and 1975 when it doubled to 2,860. This rapid growth slowed between 1975 and 1980 when city's population increased by 21.5%, representing an average annual growth rate of 4.3%. From 1980 to 1990 an annual average growth rate of 9.9% occurred, with the most rapid growth taking place since 1987.

Figure 1: Population Growth 1965 to 1990



Table 1: Population Growth 1965 to 1990

	1970	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Population	1368	3346	3430	3800	3962	4082	4078	4336	4486	4816	5184	5714

SOURCE: US CENSUS AND THE STATE DEPARTMENT OF FINANCE

Population Projections

The ABAG projections for Cotati take into account the city's Sphere of Influence which result in larger figures than those contained in Table 1 on the previous page. The ABAG projections indicate a slower rate of population growth for the City and its Sphere of Influence than what has occurred in the previous decade. The projected average annual rate of growth between 1990 and 1995 is projected to be: 3.6%, between 1995 and 2000: 3.3%; and 4.2% between 2000 and 2005.

A slightly slower rate of growth is projected for Sonoma County with annual average growth rates varying between 2.2% and 1.2%. Since Cotati is located along the HW 101 corridor, which will continue to experience the strongest growth pressures within Sonoma County, city growth rates are expected to exceed that of the county. Demand for housing will continue to remain strong for the entire forecast period.

Figure 2: Population Projections

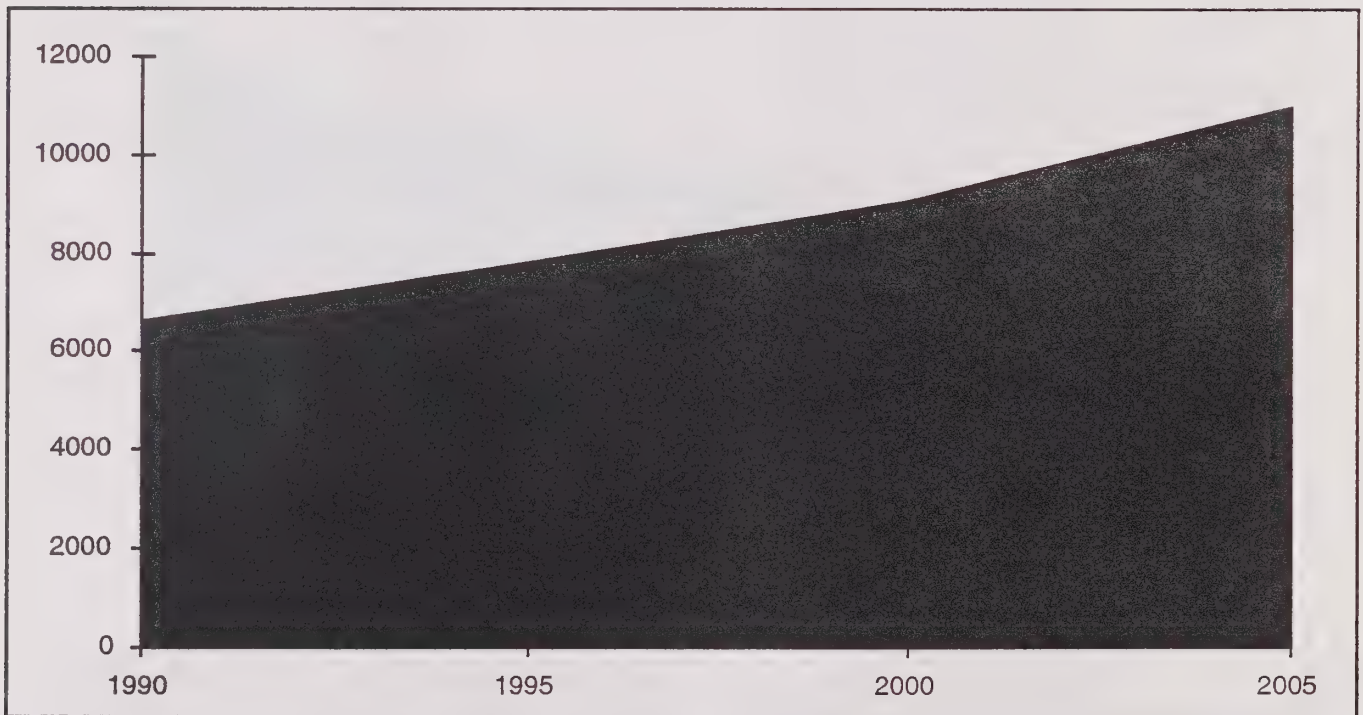


Table 2: ABAG Population Projections

	1990	1995	2000	2005
Sonoma County	379,950	422,900	457,550	486,000
Cotati	6600	7800	9100	11000

SOURCE: ABAG PROJECTIONS 1990

Household Size

Between 1970 and 1980 the average household size in the nine-county San Francisco Bay Area decreased from 2.90 persons to 2.51 persons. The principal factors contributing to the decline in household size in the 1970's were the large number of 'baby boomers' that entered the labor force and set up their own households; the increasing number of divorces and female headed households; and the low birth rates among women of child bearing age. Statewide, the downward trend in household size has started to stabilize and, in some areas, to reverse itself.

In Cotati the number of persons per household continues to be higher than the average for the region and for the County. The relatively higher number of persons per household in Cotati is attributable to the proximity of Sonoma State University and the large number of student households in the city.

Both the changing trends statewide and relatively larger household size in Cotati indicates a continuing need for housing units with three or more bedrooms, cooperatives and other non-traditional housing types in the city.

Figure 3: Existing and Projected Household Size

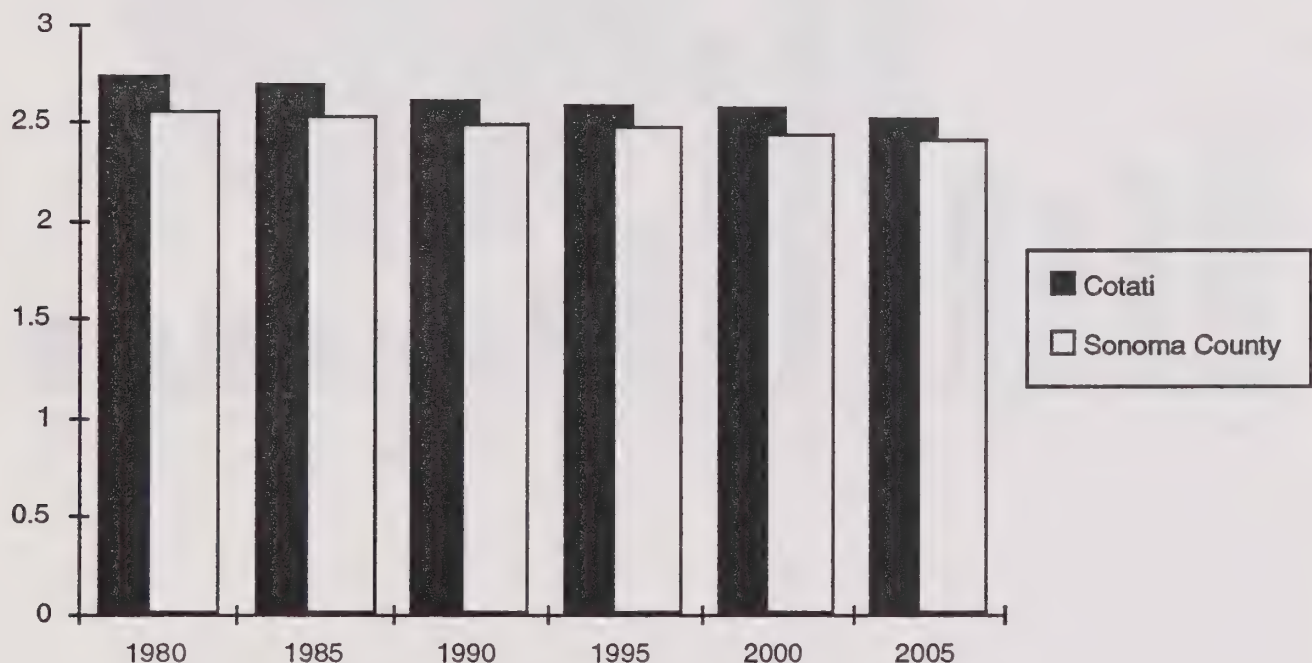


Table 3: Existing and Projected Household Size

	1980	1985	1990	1995	2000	2005
Cotati	2.73	2.69	2.51	2.59	2.57	2.52
Sonoma County	2.56	2.53	2.49	2.47	2.44	2.4

SOURCE: ABAG PROJECTIONS 90

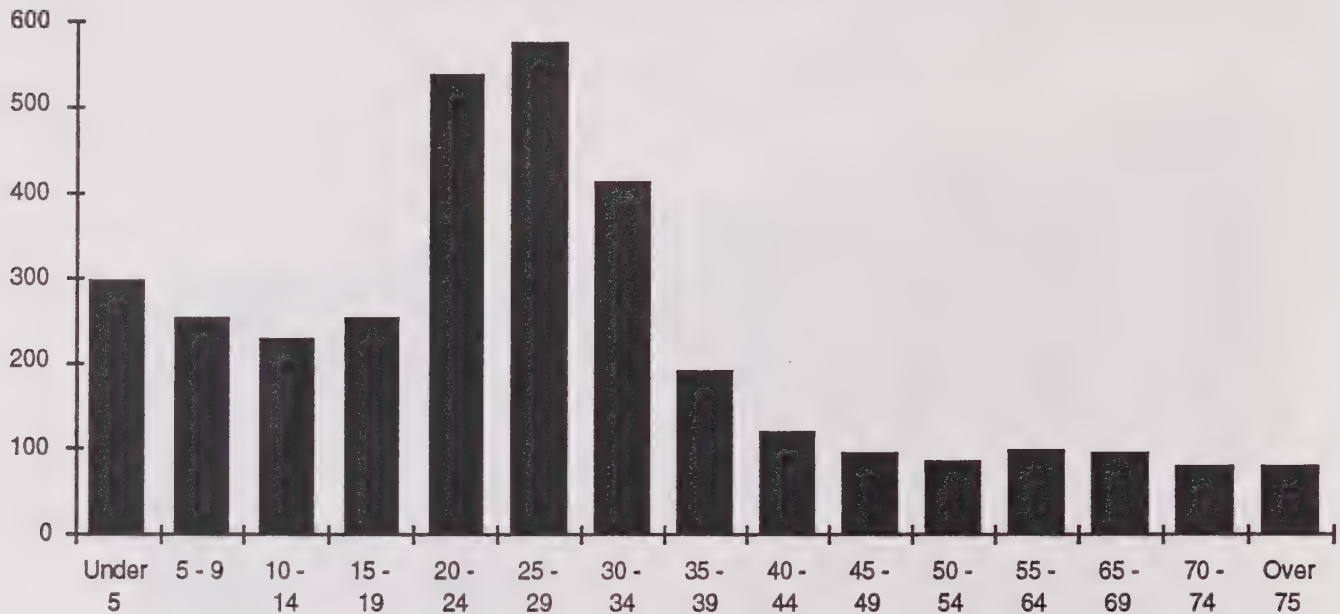
In 1990 there were 2,281 households in Cotati. Applying the 1980 Census data for tenancy, there were 912 owner occupied units (40%) and 1369 renter occupied units (60%).

Age Structure

Forty-five percent of the Cotati population was between the ages of 20 and 34 in 1980. In comparison, this figure was only 26.5% for Sonoma County. The higher proportion of this group in Cotati is due to the presence of a large number of Sonoma State students.

Despite Cotati's relatively young population, the number of elderly persons (aged 55 years of age and older) will continue to increase. The population of elderly persons in Sonoma County is expected to increase by 50% between 1985 and the year 2000. This trend toward an older population is occurring Statewide and will have a significant impact on the provision of health and social services, as well as on the demand for specialized housing for the growing senior population.

Figure 4: Age Structure

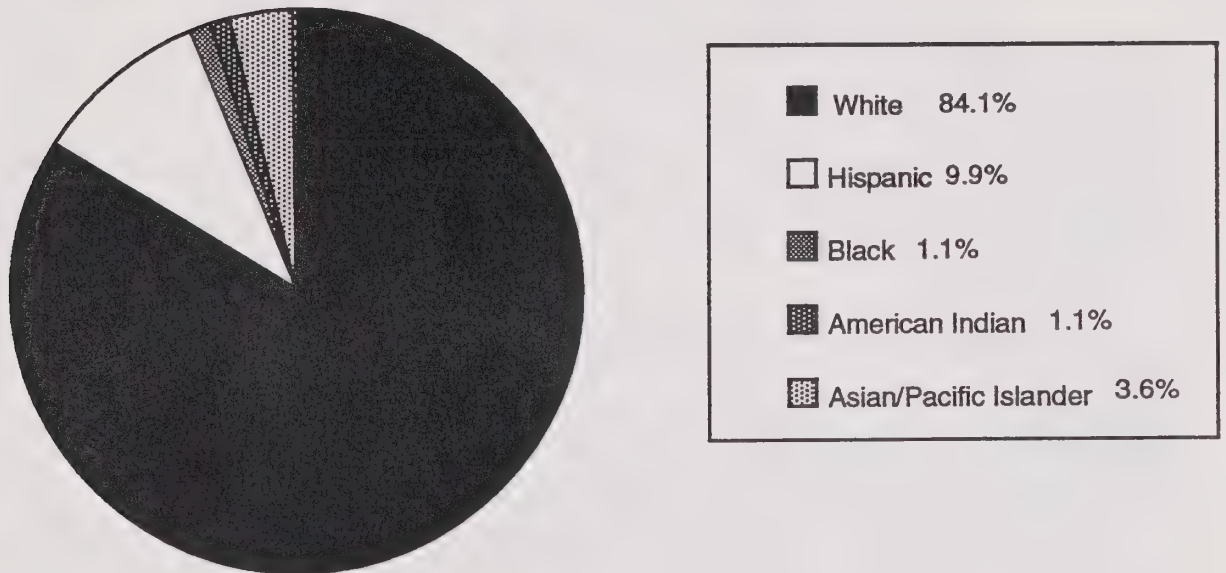


SOURCE: US CENSUS 1980

Minority Population

Minorities represent only 15.6% of the total population of the city. The largest minority group are Hispanics (9.9%), followed by Asian Pacific Islanders. The proportion of persons belonging to minority groups in Cotati continues to be significantly lower than the State average of 33% in 1990.

Figure 5: Minority Population



SOURCE: US CENSUS 1990

Household Income

The 1990 mean household income estimated by ABAG for Cotati was \$32,500., compared with \$38,000. for Sonoma County. The estimated percentage increase in mean household income between 1985 and 1990 was 3.8% for both Cotati and Sonoma County. The projected income data indicates that the difference in income levels between the Cotati and Sonoma County will continue, with income in the county remaining approximately 18% higher than the city.

Table 4: Household Income in 1979 and 1990

Household Income	Number of Household in 1979	Percent 1979	Number of Household in 1990	Percent 1990	Percent Change 1979 to 1990
Under \$15,000.	577	43.8	444	23.0	-23.0%
\$15,000. - \$24,999.	394	29.8	325	16.8	-17.5%
\$25,000. - \$34,999.	245	18.5	369	19.1	+50.6%
\$35,000. - \$49,000.	82	6.3	330	17.3	+302.4%
\$50,000. - \$74,000.	19	1.4	371	19.2	+1,852.6%
\$75,000. or more	3	0.2	88	4.6	+2,833.3%

SOURCE: NATIONAL PLANNING DATA, CORP. (DATA EXPRESSED IN CURRENT DOLLARS FOR EACH RESPECTIVE YEAR.)

A remarkable shift in Cotati's population has occurred in the past ten years. There has been a large increase in the number of middle class and wealthy households. The most significant change has been the increase in households earning between \$25,000. and \$49,000. Although the percentage increases of households earning over \$50,000. are much larger, the actual numerical increases have been more modest in this income sector. These changes reflect the construction of larger single family homes on many of the larger vacant parcels of land located principally in the southern portions of the city.

The increasing average income observed in the City has important effects on housing demand. Higher income households will be able to afford to renovate and repair many of the city's existing older single family homes. It will continue to be necessary, however, to maintain incentives for the renovation and maintenance housing units occupied by very low and low income households.

Additional information is provided in Table 5 for Cotati's senior population because it is the fastest growing sector of the city's population. It is anticipated that the senior population will increase by more than 50% by the year 2000. In order to identify housing needs of this group, it is necessary to know their income levels.

The median income for seniors (persons 55 years of age and older) is estimated at \$23,778.00 in 1990.² There exists a significant proportion of seniors with relatively low incomes. As indicated in Table 5, 65% of the City's seniors had an annual income of less than \$15,000. For many seniors with incomes below this figure, the cost of housing may be a problem, whether it is paying for taxes and the maintenance on an older home or monthly rents, which in 1991 averaged \$569 for an apartment in Cotati³.

² National Planning Data Corporation 1990 estimates based on State and Federal income tax data.

³ 1990 US Census

Table 5: Senior Household Income Levels in 1990

Household Income	Total Households	Percent
Under \$15,000.	363	65.0%
\$15,000. - \$24,999.	68	12.2%
\$25,000. - \$34,999.	66	11.8%
\$35,000. - \$49,000.	26	4.7%
\$50,000. - \$74,000.	26	4.7%
\$75,000. or more	9	1.6%

SOURCE: NATIONAL PLANNING DATA CORP.

Employment Projections

The total number of new jobs in Cotati is projected by ABAG to increase by 800, or by 64% between 1990 and the year 2000.

The largest increase in projected new jobs in the city will be in the service (79%), and retail (108%) sectors. These figures reflect a stronger increase in employment than projected by ABAG for Sonoma County as a whole, which is anticipated to have an overall 33% increase in employment during the same period. Although there may be variations among projected growth in employment between Cotati and the County, the significance of these projections is that they indicate that an important structural change in the local economy is taking place. Future job creation is becoming increasingly based on the growth of the service and retail sectors, rather than on the growth of the agriculture and manufacturing industries.

The projected increase in employment will affect the balance between jobs and housing. At present there are more employed residents in Cotati than there are jobs. This means that a significant proportion of employed residents commute to work outside the City. Increasing the number of jobs, particularly in the retail and service sectors, will result in an increased demand for affordable housing. If this type of housing is not provided in sufficient numbers, additional workers will commute to Cotati, worsening already poor traffic conditions during peak hours.

Table 6: Employment Projections 1990 to 2005

Job Type	1985	1990	1995	2000	2005
Agriculture & Mining	40	30	30	30	20
Manufacturing & Wholesaling	180	270	380	470	550
Retail	330	390	550	810	870
Services	190	240	310	430	490
Other	220	320	350	310	350
Total Jobs	960	1250	1620	2050	2280

SOURCE: ABAG PROJECTIONS 1990.

Housing Characteristics

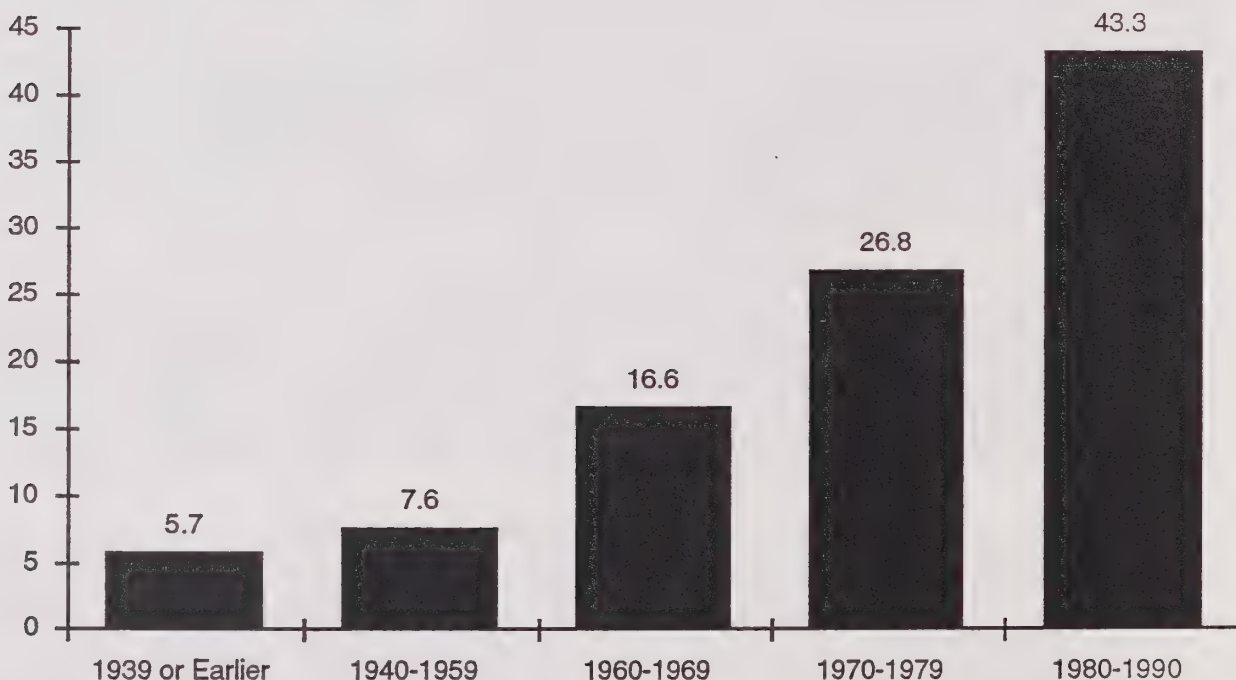
Age and Condition of the Housing Stock

Thirty percent of homes in the city are older dwellings that were constructed prior to 1969 as shown in Figure 6. The majority of the city's homes has been constructed since 1970.

The Building Department estimates that 10% of the City's housing units are in need of some rehabilitation such as repairs to windows or roofs and repair of termite-related damage. The majority of units that require rehabilitation were built prior to 1969. The Building Department determined after a survey of the housing stock in September 1991 that there are fifteen dwellings in the city which are dilapidated and, either need to be torn down, or require complete renovation. Many of these units are located in older residential areas adjacent to the Hub.

Cotati is a predominantly residential community. The existing housing stock defines, in large measure, the character of the Cotati and is, therefore, the city's most precious resource. There is a need for policies and programs to maintain and enhance the quality of older residential areas.

Figure 6: Age of Housing by Percent



SOURCE: US CENSUS AND COTATI PLANNING DEPARTMENT

Type of Housing Units

Cotati has a relatively large proportion (23%) of multiple family units and two- to four-plexes in comparison to other Sonoma County cities. Only 54% of the housing stock is comprised of single family dwellings. This has been a response to the strong housing market for student accommodation, the result of the amount of multifamily zoned land that was available within the city and the successful implementation of density bonus and Planned Units Development provisions in the Zoning Ordinance.

Table 7: Housing Types 1991

Type of Unit	Total Housing Units	Percent
Single Family Detached	1238	54
Single Family Attached	367	16
Two to Four Plexes	206	9
Five or More Units (multifamily)	321	14
Mobile Homes	160	7
Total	2292	100

SOURCE: COTATI PLANNING DEPARTMENT ⁴

Annual Construction of Housing Units by Type 1985 to 1991

Fluctuations in the type of housing built reflects not only the relative amount of land zoned for different types of residential development in the City, but also changes in various economic factors, such as changes to the tax codes and the real estate and financial markets.

During the past five years 97% of the housing units built in Cotati were single family, as opposed to multiple family units. In comparison, only 56% of the housing units constructed were single family between 1980 and 1985.

The increasing the proportion of single family versus multiple family housing construction that occurred since 1980 has resulted in an increase in the percentage of single family homes from 43% in 1980 to 54% in 1990.

⁴ The total figures vary from the 1990 Census by approximately +5%, although the percentages in each category are the same.

Table 8: Annual Construction of Housing Units by Type 1986 to 1991

Year	Single Family	Percent	Multiple Family	Percent	Demolitions	Net Housing Unit Increase
1986	176	99	1	1	0	177
1987	56	100	0	0	0	56
1988	169	100	0		0	169
1989	186	89	22	11	0	208
1990	51	100	0	0		51
1991	35	100	0	0	0	35
Total	673	97	23	3	0	696

SOURCE: PLANNING DEPARTMENT, CITY OF COTATI.

Various Housing Characteristics

Presented in the tables below are several characteristics of the housing stock in Cotati.

Table 9: Tenancy by Type of Housing

Type of Unit	Owner Occupied	Renter Occupied	Seasonally Occupied
Single, Detached	425	199	
Single, Attached	40	133	
Duplex	7	62	
3 -4 Units	18	63	
5 or more units	9	354	10
Mobile Home	57	6	
Total	556 (40%)	817 (59%)	10 (0.7%)

SOURCE: US CENSUS 1980

Table 10: Vacancy by Type of Unit

Type of Unit	Vacancy Rate
Single Family Detached	6.61
Single Family Attached	4.37
Two-to-four plexes	6.45
Five or more units	7.27
Mobile Homes	5.56

SOURCE: CALIFORNIA STATE CENSUS DATA CENTER, 1990 CENSUS: SUMMARY TAPE 1

**Table 11: Occupancy Characteristics of Owner and Renter Occupied Units
(1990 Census)**

	Persons/Unit	Mean Number of Rooms
Owner occupied units	2.55	5.4
Renter Occupied Unit	2.44	4.0

Table 12: Senior Housing Characteristics

	Senior Households
Owner occupied units	130
Renter Occupied Unit	47

Table 13: Tenure Characteristics of Large Households

	Large Households
Owner occupied units	130
Renter Occupied Unit	47

Affordable Housing Units

Affordable housing is defined as housing not costing more than 30% of the household income of very low to moderate income households. For rental units to be considered affordable, the rent plus utilities cannot exceed 30% of the median monthly income for the household as established by HUD. Residential units that provide ownership are considered affordable if ownership expenses including principal, interest, taxes and insurance do not exceed 30% of the median monthly household income for the different sized households as established by HUD. The HUD definitions of low to moderate-income are described on page 34.

The City has been able to obtain 166 affordable or below market rate units representing 7.2% of the City's total housing stock in 1991. The location, size and type of these housing units are presented in Table 14.

Table 14: Existing Affordable Housing Units

Name & Location	Date	Affordable Units	Type of Unit & Financial Assistance
Cotati Manor West Sierra Avenue	1980	50	Section 8 rental units
Red Hill Page Street	1980	13	Inclusionary units low to moderate income ownership units; density bonus
George Street Village George Street	1981	19	Very-low to low income ownership units: FmHA/502, CHFA Single Family Bond and CDBG funding
Marvin Gardens East Cotati Avenue	1981	37	Section 8 rental units: CHAF, HUD/8
Valparaiso Vista	1986	10	Single Family Bond
Valparaiso Highlands	1986	9	Single Family Bond
Windwood Apartments East Cotati Avenue	1991	28	Section 8 rental units: HUD 8
Total		166	

As a result of the Inclusionary Housing provisions in the Zoning Ordinance, the city has accumulated \$181,475. in its Inclusionary Housing Fund. In addition, the Redevelopment Agency has another \$358,710. in its Redevelopment Agency Low to Moderate Income fund. These funds can be used in a variety of ways which are specified in Implementation Program 16 to develop additional affordable housing units.

The City of Cotati has established a strong relationship with Burbank Housing Development Corporation, a non-profit corporation established for the purpose of constructing affordable housing. The City and Burbank Housing Development Corporation are presently developing the following projects:

- a 7 unit affordable housing project on East Cotati Avenue which will provide ownership units to 4 low income households and 3 moderate income households. (Refer to Table 21, site 12, Bridgeway Townhomes).
- a 60 to 70 unit low income senior housing project located on property owned by the Catholic Church. (Refer to Table 21, site #9.) The City has obtained a \$100,000. Community Development Block Grant to assist in the development of this project.. The City's Inclusionary Housing Fund and Redevelopment Agency's Low to Moderate Housing Fund will be used to increase the affordability of these units. Construction is expected to begin in the 1993/94 fiscal year.
- approximately 34 additional low income units are underway on Wilford Lane and West Cotati Avenue, with construction scheduled for the 1993/94 fiscal year. (Refer to Table 21, sites 1 and 22.)

Special Housing Needs

Senior Citizens

There are 363 senior households in the City⁵ which represents almost a doubling of this figure since 1980. The preceding section on demographic trends concluded that there would be a 100% increase in the senior population within the County in the next twenty years. To date, there has been no senior housing projects and there are no residential care or group quarters for seniors in the city. One of the mobile home parks provides housing for approximately 55 senior households. The provision of additional market rate and affordable senior housing is a need for the community.

Three principal factors will affect the future number of senior housing and care facilities that can be built:

- a) There are few remaining sites that are suitably zoned for senior housing. These are located in redevelopment area currently zoned C-1: General Commercial and the R-3: High Density Residential zoning districts. Implementation of the Downtown Specific Plan will permit additional multifamily units to be constructed in selected commercial sites in the downtown Hub area.
- b) There has been decreasing Federal and State funding to provide additional housing for seniors. In addition, the federal tax reform enacted in 1986 provides for the establishment of State caps for private activity bonds which will result in major reductions in the volume of tax-exempt bonds issued to finance single and multifamily housing in California; and
- c) There are vacant bedrooms in the City. It is difficult to accurately quantify the number of such under-utilized housing units in the City. The diminishing household size since the 1960's combined with the large number of existing single family homes indicates that there could be significant source of additional housing for seniors dispersed throughout existing neighborhoods. An acceptable housing program for seniors could be implemented to utilize this extra housing capacity.

Programs to assist seniors who wish to continue living in their own homes not only provide important psychological and social benefits, but reduce the need to build additional housing. Examples of such programs include low interest loans to qualifying seniors for maintenance and repair of their homes and matching seniors with spare capacity in their homes with other seniors looking for housing.

Handicapped Persons

The 1980 Census indicated that 5.1% of Cotati residents have a work disability, with one third of this group disabled severely enough to prevent them from working. In addition, 1.8% of Cotati residents have disabilities affecting their use of public transportation. If these percentages were applied to the current population of the city, approximately 291 residents have work disabilities and 102 residents are unable to take public transit to work.

These figures indicated that there is a need to continue the City's programs which require that a certain percentage of housing units be constructed which are available to and affordable by handicapped persons and their families.

⁵ National Planning Data, 1990 .

Farmworkers

Cotati is located in the most urbanized portion of Sonoma County, which parallels the HW 101 corridor. There are no working farms within the city and its Sphere of Influence. Consequently there is no need for farmworker housing. The 1980 Census indicated that less than 1% of housing units in Cotati were occupied by migratory or seasonal tenants.

Female Headed Households

The number of female headed households and the number of those living below the poverty line was estimated in Table 15 below by factoring the State Department of Finance 1991 household data for Cotati by 1980 Census figures, since the 1990 Census data for these factors are not available. Of the estimated 729 female headed households in Cotati in 1990, 235 are living below the poverty level.

Table 15: Female Headed Households

	Percent in 1980 Census	Factored from 1990 State DOF ⁶
Female Headed Households	12.7%	726
Female Headed Household below Poverty Level	32.4%	235

The relatively large number of female headed households in the city is, in large measure, the result of the city's continuing commitment to providing affordable housing. There are a total of 65 Section 8 apartment units located in two complexes, Marvin Gardens and Windwood Apartments on East Cotati Avenue, as well as approximately 30 other Section 8 Voucher units scattered throughout the city. In addition, the city's Rent Stabilization Program, which has been in effect since 1979, has also served to provide a significant number of affordable rental units.

Overcrowding

Overcrowded units are those with more than one person per room. Only 1.3% of Cotati's housing units met this definition, which is approximately 31 units⁷. According to the 1980 Census data, there were 32 overcrowded renter households and 9 overcrowded owner households.

Large Families

Approximately 10% of the city's total dwelling units contain large families, which comprise five or more persons per family. Although demographic trends indicate that family size will continue to decrease, thereby reducing the demand for housing units with more than four bedrooms, the Zoning Ordinance contains incentives to establish a certain number of units for large families to maintain a diversity in the city's housing stock and to accommodate the existing demand for this type of housing.

⁶ Based on the California Department of Finance April 1, 1991 Population and Housing Estimates of 5,714 households in Cotati.

⁷ Where 1990 Census is not available for certain factors such as overcrowding, HCD has advised that the percentages from the 1980 Census be applied to the 1990 population or household figures to obtain estimated figures.

At Risk Units

A majority of the Section 8 units will be converted to market rate housing with the termination of the rental contract or deed restriction and will lose their subsidy status within fifteen to twenty years. Although the *Inventory of Federally Subsidized Low Income Rental Units at Risk of Conversion - 1990 Update* prepared by the California Housing Partnership indicates that in Cotati 28 units in the Windwood Apartments will terminate their subsidy agreements prior to 1995, the Section 8 subsidies on the Windwood Apartments have been recently extended until 1996. When this occurs, these low income households could be displaced without any replacement housing being planned or built. It is households living in these 'at-risk' units that may become homeless if their subsidy were discontinued.

The total number of 'at risk' assisted housing units within the next ten years pursuant to Government Code § 65863.10 and density bonuses pursuant to Government Code § 69516 are limited to the Windwood Apartments on East Cotati Avenue. None of these at-risk units are occupied by elderly persons. There are 28 HUD Section 8 units in this complex whose Section 8 subsidies have been extended to 1996.

The 28 HUD Section 8 units referred to above will not expire within the five year perspective taken by this Element. However, Gov't. Code § 65583(a) (8) requires that the total cost of producing new rental housing that is comparable in size and rent levels to replace these units, and the estimated cost of preserving these units for ten years, in two five-year increments. If it is not possible to reliably estimate preservation costs, it is permissible to describe whether such costs are anticipated to be higher or lower than replacement estimates (new construction), and for what reason, as well as the magnitude of the different estimates. These costs are estimated as follows:

Cost of producing 28 new apartment units in 1992 dollars:

- construction: (1,000 sq. ft. av. X \$65 @ sq. ft. by 28 units) = 1,820,000.00
- fees for sewer, water, plan check etc. = 307,216.00
- total estimated cost: \$2,127,216.00

The cost of preserving these units cannot be reliably estimated. It is possible to determine, however, that the cost of preservation would be less than one third of the cost of replacement for the following reasons:

- a] replacing existing apartments is more costly than preserving these existing units, since the building already exists, it has been well-maintained, no additional costs for architecture, engineering, on and off-site work, city fees, loan fees, etc. are needed; and
- b] the 28 'at risk' units are located in a n older building which has already depreciated in terms of its market value. Appraisals of the value of older and well-maintained apartment buildings are typically less than newly constructed apartment buildings, given similar site and locational characteristics.

The principal organization that would have the managerial capacity to acquire and manage these units would be the Burbank Housing Development Corporation, a non-profit housing developer located in Santa Rosa.

Financing that could be used to preserve the affordability of these 28 'at risk' units are as follows:

- a] the Redevelopment Agency's Housing Set-Aside funds. It is estimated that this fund will increase each year by an average of \$103,000. for a total of \$515,000. over the five year planning period of this element.;
- b] City Housing fund as described in Implementation Program 16; and
- c] CDBG Funds. The City has applied for \$286,000.in CDBG funds for housing for the next fiscal year, and has used, on the average, \$100,000. in CDBG funds for housing in the past five years.

Section 1 of this Element contains policies and programs that attempt to reduce the impact of the eventual conversion of Section 8 to market rate units. The conversion of these affordable housing units to market rate rents is a potentially serious housing problem that cannot be solved by local governments. Statewide, these units are being lost faster than they are being replaced. The State has continued to limit its funding of housing related programs. Since 1981, the federal housing budget has been cut by two-thirds. This abandonment of housing by state and federal governments has occurred despite the documented increasing shortage of decent affordable housing.

Section 8 Waiting List

Currently there are 2,925 households on Sonoma County's Section 8 waiting list. Of these households, 1,705 have special housing needs. Cotati's share of these persons, based on the percentage of the city population represents in relation to the total county population is listed as follows: Elderly (7); Large Families (14); Disabled (3); and Homeless (1).

Homeless Housing Needs: Emergency and Transitional Housing

The City has recognized the urgency of providing assistance to the homeless and has complied with recent revisions to state housing law, as amended by AB 1996, which required that an identification of the need for emergency or transitional housing, as well as potential sites for this type of housing based on the assessment of need be included in the Housing Element.

Accurate information on the number of homeless persons is impossible to obtain. No 'official counts' of the homeless exist. Only a small proportion of the homeless population contact government and private agencies which provide assistance. Estimates of the number of homeless vary greatly because this population is transient, often moving from place to place every night seeking shelter.

The only recent information on the homeless is provided by the Sonoma County Task Force and the Comprehensive Housing Affordability Strategy (CHAS) adopted November 1991⁸. Information on the homeless population was obtained from local jurisdictions, various agencies and service providers in the county. It was estimated from these sources that there are 3,000 county residents who are homeless. Of this number, approximately 40% are children. The Sonoma County Task Force reported that the majority of homeless are county residents, rather than transients. The homeless include two parent families, abused and/or abandoned women and children, teens, disabled, elderly persons and farmworkers. On the basis that 1.5% of the county's population lives in Cotati, it is estimated that there are 44 homeless persons in the city. This figure, however, may be high since the Task Force reported that the majority of homeless persons are located in Santa Rosa, which has the most resources and shelters.

⁸ The CHAS is a planning document required by the new federal housing law known as the National Affordable Housing Act of 1990. It is a five year housing plan that is updated every year and contains many of the same elements as local Housing Elements. In order to receive money from the U. S. Department of Housing and Urban Development (HUD), Sonoma County and Santa Rosa must have a CHAS. This Housing Element will be incorporated in the 1992 update of the Sonoma County CHAS.

The nearest homeless shelters are located in Petaluma, and include the Petaluma Armory, 580 Vallejo Street; COTS - Family Shelter 27 Howard St.; and a new 10,000 sq. ft. facility purchased by the City of Petaluma which was recently renovated. Temporary housing assistance through vouchers can be obtained at the St. Vincent de Paul Society, 5671 Redwood Drive, in Rohnert Park.

The magnitude of this problem far exceeds the resources of local government, particularly smaller cities. Cotati, however, has complied with recent revision to Govt. Code § 65583 [a] [6] and [c] [1] regarding the identification of adequate sites to facilitate the development of emergency shelters and transitional housing with programs which identify an area suitable for this use. Program IP-26 requires a Zoning Ordinance Amendment allowing Transitional and Emergency Housing to be a permitted use on a one-acre parcel of land, provided the Design Review Board finds that the following performance criteria have been met: a) adequate perimeter fencing shall be provided on all sides of the project; b) a well-lighted, attractive and secure access is provided to the street; and c) the standards of the Uniform Housing Code (UHC) standards §50807 pertaining to occupancy and space requirements shall be used.

This an appropriate location for such a facility since:

- it is vacant;
- this area is located near public transit, stores and services;
- all infrastructure such as water, sewer, roads and sidewalks are in place; and
- it is within the City's redevelopment area.

The County has taken the initiative in identifying the extent of the problem locally and has established an organizational framework to coordinate funding and implementation of programs for the homeless. The policies of the Housing Element relating to homelessness are based on facilitating and co-operating with this County effort, commensurate with the City's population and resources.

Distribution of Household Income

In analyzing the ability of different economic sectors of the community to pay for housing costs, four income categories are commonly used: above moderate; moderate; low; and very low. The following brief definitions explain each of these income categories expressed in dollar amounts as of February 16, 1990, for a typical three person household⁹:

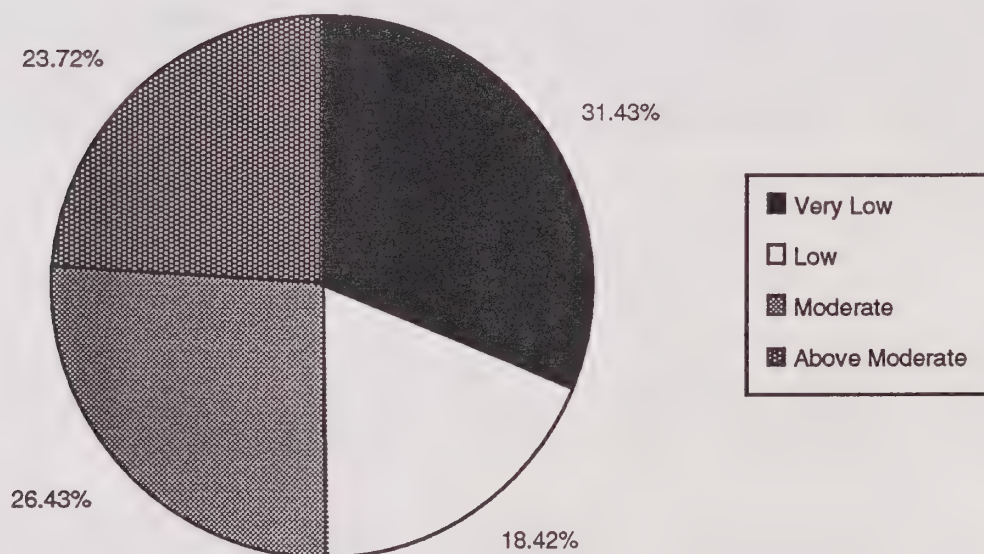
Above Moderate-Income: Household income which exceeds 120% of the median income for Sonoma County. This represents an annual income of \$48,360. or more.

Moderate-Income: Household income between 80 and 120% of the median income for Sonoma County. This represents an annual income of \$32,240. to \$48,359.

Low Income: Household income between 50 and 80% of the median income for Sonoma County. This represents an annual income of \$20,150. to \$32,239.

Very Low Income: Household income not exceeding 50% of the median income for Sonoma County. This represents an annual income of up to \$20,149.

Figure 7: Distribution of Households by Income Category



SOURCE: NATIONAL PLANNING DATA CORPORATION, 1991 INCOME ESTIMATES.

Although the number of above moderate income households has increased significantly in the past ten years, half of the city's households have very low and low incomes. This reflects not only the city's ongoing commitment to providing affordable housing, but also a continuing need to incorporate affordable housing units in future residential development.

⁹ Federal Department of Housing and Urban Development (HUD), February 16, 1990.

Ability to Pay Housing Costs

According to the standards set by Federal HUD and the California State Dept. of Housing and Community Development, housing costs should not exceed twenty-five to thirty percent of a household's income. If households are paying more than this amount they are considered to be overpaying for housing. To analyze the extent to which Cotati households are overpaying for housing, housing costs as a percentage of household income were evaluated in Table 16.

Table 16: Households Paying More than 25% of Income for Housing

	Number of Units.	Overpaying	% Overpaying
Owner Occupied	556	209	37.6
Renter Occupied	809	448	55.4
Total	1365	657	48.1

SOURCE: 1980 CENSUS AND HOUSING ELEMENT UPDATE, 1985

Approximately a 48% of Cotati households were paying more than 25% of their income on housing in 1980. It should be noted that Section 8 housing rent subsidies now do not begin until a renter pays 30% of income on housing, while mortgage debt is commonly 30% to 35% of income. Consequently, using the 1980 data with current HUD standards for overpayment produces inflated figures.

More renters are overpaying than owners. As indicated in Table 17, the amount of overpayment for housing increases as household income decreases. Not surprisingly, the burden of meeting housing costs is most severe for lower income households. The Association of Bay Area Governments (ABAG) indicated that there were 52 low income owner households and 419 low income renter households overpaying in 1980.

Table 17: Housing Overpayment

Income	Renters	Percent	Owners	Percent
Below \$5,000.	172	100	18	72%
\$5,000 - \$9,999.	131	100	17	50
\$10,000 - \$14,999.	112	61	5	17
\$15,000. - \$19,999.	13	10	40	77
Above \$20,000.	20	11	59	24

SOURCE: 1980 CENSUS

As shown by Table 18 on the next page, most units in Cotati rent for between \$250. and \$749. The 1990 Census indicated that the median rent in Cotati was \$596.00. Throughout the Bay area, rental costs rose by 18.6% between 1985 and 1988, which is almost twice the rate of inflation and substantially larger than the growth in household income observed for this period.

Table 18: Rent Levels in Cotati

Rent per Month	Number of Units	Percent
\$249. or less	74	8
\$250 to \$499.	315	34
\$500 to \$749.	322	35
\$750 to \$999.	190	21
\$1,000. and over	20	2
Total	921	100

SOURCE: 1990 CENSUS

To afford an average-priced apartment in Cotati which rents for \$596. a month, a household must have an annual gross income between \$28,608. and \$21,456., depending on whether 25% or 30% of the gross income is allocated for housing. This level of rent is affordable for above-moderate and moderate-income, but not for the low and very low-income households comprising 31% and 18% respectively, of the households in the City in 1990¹⁰.

The situation for home ownership is similar. A median priced 2 bedroom home in Cotati cost \$218,976 in September 1990¹¹. In order to qualify for a mortgage to purchase this home, a household would require a gross annual income of \$70,200¹². This assumes a 20% cash down payment and a 30 year fixed-rate mortgage at an interest rate of 9.5%, including utilities, taxes and insurance. The 1990 estimated mean household income for Cotati is \$30,085.¹³ which is less than the minimum income required to purchase an average priced home within the City. Although many Cotati residents have purchased their homes many years ago, before the time when affordability became an issue, is evident that the majority of these people could now no longer qualify to purchase a home in their community.

Overpayment is clearly an acute problem for renters as well as for those seeking to purchase homes. The policies and programs section of the Element contain a number of actions to address this situation.

¹⁰ National Planning Data Corp., 1990.

¹¹ Sonoma County Board of Realtors and Multiple Listing Service, September 1990. It is important to note that this figure reflects recent sales of homes in Cotati, it does not accurately represent the value of the typical or average home in the city. Sales of homes in a newly built subdivision can boost this figure upward, since there are relatively few homes in Cotati, compared to other cities in the county. The 1990 Census indicated that the median value of owner-occupied housing units, which includes a variety of housing types, was \$167,500.

¹² With a 20% down, a 30 year 9.5% mortgage on \$175,181 plus 2 points would cost \$ 18,060. @ year in payments [\$1,505. @ month]. Assuming another \$3,000 @ year for utilities, taxes and insurance, the annual cost would be \$21,060. An annual income of \$70,200. would be required to qualify for this house if not more than 30% of gross income could be spent on housing costs.

¹³ National Planning Data Corp.

ABAG's Regional Housing Needs Allocation

State legislation enacted in 1980, mandated that the Association of Bay Area Governments (ABAG) determine the existing and projected regional housing needs and also determine each city's share of regional need for housing by housing type and cost. The local share for regional housing assigned to each city by ABAG must be considered in the Housing Element. ABAG's determinations of the local share of regional housing need takes into consideration the following factors: employment opportunities; availability of suitable sites and public facilities; market demand for housing; commuting patterns; and the type and tenure of housing.

ABAG's Housing Needs Determinations report of January 1989 in Table 19 below indicates that Cotati's total housing need was for 216 dwelling units.

Table 19: ABAG Regional Housing Need Allocation

Existing Need	1988-90 Projected Need	1990-95 Projected Need	Alternative Zoning Projected Need	Total Projected Need
19	19	197	0	216

The 1988-90 projected need includes the existing need category. The total projected need is the sum of the projected needs for 1988-90 and 1990-95 and the alternative zoning need. Alternative Zoning Projected Need represents the additional housing units which should be provided by rezoning to higher densities. No such action is indicated as necessary by ABAG's regional housing needs allocations.

The city must demonstrate that there exists sufficient developable land with the appropriate densities to allow a total of 216 units to be constructed. The ABAG figures are often misunderstood to mean that the City is required to build this number of housing units. It is only necessary, however, to show that there are no barriers or constraints imposed by the city to the construction of 216 units through restrictive zoning or other planning regulations and that policies and programs exist to actively promote development of affordable and special needs housing. Although the City can remove barriers to housing development, actively facilitate and subsidize affordable housing construction, it is factors such as the health of the national and regional economies, interest rates, and market-driven demand that will largely determine how many additional housing units will be built in Cotati by 1995.

It is also necessary for the City to demonstrate that there are sufficient policies and implementation programs in the Housing Element to meet the projected housing need by income category. Table 20 indicates that Cotati's goal is to facilitate construction of 101 units affordable by very-low and low income households by 1995. In addition, Table 20 below represents the quantified objectives for this element.

Table 20: Projected Housing Need by Income Category

	Total Projected Need	Very Low	Low	Moderate	Above Moderate
Cotati	216	60	41	45	70

Although Cotati has been successful in meeting its overall housing needs allocations, additional programs are required to meet the need for affordable housing units.

Housing Development Potential

To indicate the housing potential that exists in Cotati, an inventory of vacant and underdeveloped sites was made. Each of these Housing Opportunity Sites [HOS] was reviewed by a field survey to determine the appropriate density, the existence of any site constraints and compatibility with the surrounding neighborhood. Table 21 summarizes the maximum number of housing units that could be developed on each HOS under the current zoning designation and with a density bonus permitted pursuant to section 17.26.060 of the Zoning Ordinance.

Additional units provided through the Density Bonus Program were allocated using the following criteria:

- a] located only in the R-2 and R-3 zoning districts. No additional units through the density bonus program were assigned to single family areas where neighborhood opposition may prevent implementation; and
- b] located in areas close to transportation and urban services, which is appropriate for higher density senior housing and multifamily dwellings.

Several conclusions can be drawn from Table 21: there exists sufficient vacant and redevelopable land to meet the ABAG regional housing needs allocation for the city; the supply of vacant multifamily zoned land is limited and should be effectively used to achieve the city's housing needs; and, it may not be possible to meet all of the needs of very low and low income households.

Table 21: Housing Opportunity Sites

	Name of Site & Location	Parcel Number	Total Area ¹ [acres]	Zoning District & Residential Density	Existing Use	Maximum Units with Base Residential Densities ²	Additional Units with Density Bonus Program ³
1	Wilford Lane	144-080-01	2.81	R-2: Two Family Residential 6 -10 du/ac	vacant	21	5
2	End of Gravenstein Way	144-180-02	8.25	R-2: Two Family Residential 6 -10 du/ac	vacant	62	15
3	East Cotati Avenue	144-291-09	1.0	R-2: Two Family Residential 6 -10 du/ac	vacant	8	2
4	East Cotati Avenue	144-291-16	1.94	R-2: Two Family Residential 6 -10 du/ac	vacant [development pending]	3 triplex = 9 1 fourplex = 4 total units = 13	

- ¹ Land area is indicated in gross acres including any right-of-ways. The General Plan densities are indicated in gross acres. For parcels requiring right-of-way dedications a Planned Unit Development plan is recommended where applicable to obtain variations in lot sizes and setbacks, in order to achieve well-designed projects at the desired densities.
- ² The maximum number of units is calculated on the basis of 75% of the maximum permitted density on the site in order to take into account the required area for right-of-ways, setbacks, parking and other requirements of the Zoning and Subdivision Ordinances. Using 75% of build-out is a rule of thumb typically used by planners and is quite conservative since densities often are equal to or higher than this figure in Cotati. The following projects attest to this statement, since they are at densities equal to or higher than the R-2 and R-3 base density through a combination of density bonuses and Planned Unit Development, which the majority of projects in these zoning districts have used to date. George Street Village – R-2 @ 12 units per acre/19 units on 1.6 acres; Arbor Creek – R-3 @ 19.3 units per acre/111 units on 5.75 acres; and Red Hill – R-2 @ 23 units per acre/42 units on 18.2 acres..
- ³ This column indicates the maximum density that would occur with a density bonus of 25%. It is unlikely that all of these sites would be developed using the density bonus provisions of the Zoning Ordinance.

	Name of Site & Location	Parcel Number	Total Area [acres]	Zoning District & Residential Density	Existing Use	Maximum Units with Base Residential Densities	Additional Units with Density Bonus Program
5	365 East Cotati Avenue	144-281-09	0.97	R-2: Two Family Residential 6 -10 du/ac	vacant (development pending)	7	1
6	East Cotati	144-281-16	1.94	R-2: Two Family Residential 6 -10 du/ac	vacant	15	4
7	Off of Old Redwood Highway south of St. Joseph's Way	144-200-04	3.08	R-2: Two Family Residential 6 -10 du/ac	underdeveloped	23	6
8	N.E. Corner of Old Redwood Hw. and George Street	144-272-09 & 144-272-10	0.37	C-1: General Commercial 1 du/bldg. site	underdeveloped mixed use	2	
9	Off of Old Redwood Highway south of St. Joseph's Way	144-170-04	14.13	R-1: Single Family Residential 2-6 du/ac.on 7.13 acres/R-3 on 7 acres	vacant	R-1: 40 R-3: 80	
10	South side of George Street	144-272-05 144-272-06	0.51	C-1: General Commercial 1 du/bldg. site	vacant	3	
11	East Cotati Avenue	144-282-30	1.0	R-3: Multiple Family Residential 15 du/ac.	underdeveloped	11	

	Name of Site & Location	Parcel Number	Total Area [acres]	Zoning District & Residential Density	Existing Use	Maximum Units with Base Residential Densities	Additional Units with Density Bonus Program
12	Between Charles St. and East Cotati Avenue	144-360-20 144-360-36 144-360-37	1.74	R-3: Multiple Family Residential 15 du/ac	vacant	7 unit PUD approved [Cotati Creek Commons] plus 7 unit affordable project	3
13	La Plaza, between West Sierra Ave. and Old Redwood Hw.	144-263-01 144-263-04	0.5	R-2: Two Family Residential 6 -10 du/ac		4	
14	Charles Street	144-360-34 144-360-35 144-360-36	3.81	R-2: Two Family Residential 6 -10 du/ac	vacant	29	7
15	Park Avenue	144-360-12 144-360-13	2.47	R-2: Two Family Residential 6 -10 du/ac	vacant	18	4
16	Park Avenue	144-360-03	7.0	R-2: Two Family Residential 6 -10 du/ac	vacant	53	13
17	Woodland Hills Drive	144-650-20	0.74	R-2: Two Family Residential 6 -10 du/ac	vacant (development pending)	8 units	
18	Woodland Hills Drive, N. of Amber Lane	144-650-21	0.61	R-1: Single Family Residential 2-6 du/ac.	vacant (development pending)	[see above]	
19	East School Street	144-340-04	4.17	R-1: Single Family Residential 2-6 du/ac.	vacant	19	
20	West Sierra and La Plaza	144-262-14 144-262-15	0.45	C-1: General Commercial 1 du/bldg. site	vacant mixed use	2	
21	West Sierra near Cypress Avenue	144-380-03	7.75	R-R: Rural Residential 1 du/ac	vacant	6	
22	Infill sites					36	
	Total Units					467	60

Constraints to Housing Development

Part 1: Government Constraints

City Fees and Exactions

The City requires payment of different fees as a condition of development approval. All fees are tied to the City's actual costs of providing necessary services such as project review and plan checking fees. These fees are reviewed and adjusted periodically. Fees for planning review are charged on a flat rate, whereas fees for engineering review are charged on an hourly rate of \$45.00 an hour. The City also exacts physical improvements from developers as allowed under municipal regulatory power. On- and off-site improvements pursuant to the city's Subdivision Ordinance are required.

The schedule of other fees is available at the Planning Division. The City may also waive certain fees related to the development of low and moderate-income housing.

The fees required for residential development are comparable to neighboring cities in Sonoma County, as indicated in Table 22.

Table 22: Comparison of Residential Development Fees for a Single Family Dwelling

City	Water	Sewer	Drainage	Streets	Parks	Elect.	Other	Total
Cotati	3,500.	5,546	0	0	926	0	940	10,942.
Cloverdale	2,000.	2,000.	0	0	900.	0	5,695.	10,595.
Healdsburg	1,500.	900..	250.	500.	900.	275.	0	4,325.
Petaluma	1,635.	2,550.	1,500.	1,500.	2,623.	0	3,666.	13,474.
Rohnert Park	1,684.	3,300.	299.	2,500.	980.	0	1,674.	10,437.
Santa Rosa	1,710.	3,000.	0	1,200.	961.	0	1,270.	8,141.
Sebastopol	3,835.	6,360.	0	0	1,000.	0	300.	14,495.
Sonoma	1,040.	2,360.	0	0	0	0	2,740.	6,140.

SOURCE: DRAFT HOUSING ELEMENT, CITY OF SEBASTOPOL, JULY 1991.

Building Codes and Enforcement

Building codes and enforcement do not provide a constraint to housing development. Requirements for parking, building setbacks and site improvements are no higher, but rather, comparable to other jurisdictions in the County. New construction is required to meet the requirements of the Uniform Building Code. Dwellings are inspected only when an owner seeks a building permit for additional construction or when a specific complaint relating to the health and safety of the building occupants is received. In conformance with the UBC, the City does not require renovations constituting 50% or less than the total assessed value of the building to meet all the building codes in effect today.

Zoning and Subdivision Ordinances

The City's zoning and development standards do not constitute a constraint to housing development. Regulations regarding the development of single family homes such as set-backs, lot coverages, height limits, and minimum lot sizes are no more restrictive than those of other surrounding jurisdictions. The City's Redevelopment Plan, Zoning and Subdivision Ordinances serve to promote, rather than constrain housing development, for example:

- The Zoning Ordinance revisions will permit multifamily residential uses in the C-1: Commercial and Office District.s at R-3 densities.
- The Zoning Ordinance permits reduced and flexible parking standards for multifamily senior housing developments.
- The Planned Unit Development concept is encouraged by the Zoning Ordinance. Cotati's PUD process permits housing developments to be built with flexible setback, lot coverage and other regulations and permits the construction of mixed-use developments.
- The density bonus requirements of the Zoning Ordinance have worked to provide over 75 very-low to low income units.

Summarized below are the principal regulations regarding on- and off-site requirements for housing developments in Cotati as of March, 1992:

	Single Family Unit	Duplex	Triplex & Apartments
Parking Standards (number of off-street spaces)	2, 1 covered with carport	2, 1 covered with carport	1-2 bedroom units: 2 spaces per unit. 3 bedroom units: 2 off- street spaces per unit. 4+ bedroom units: 3 spaces per unit.
Lot coverage	40% to 45% max	50% max.	50% max.
Building Height	2 1/2 stories	2 1/2 stories	2 1/2 stories
Setbacks ¹⁴	Front 20'	Front 20	Front 20'
	Rear: 20	Rear: 20	Rear: 15'
	Side: 10"	Side: 10"	Side: 10"
Street ROW	For non-hillside areas: 50" ROW with improved street width of 4' min.on each side with sidewalks: this can be less in PUD's		
Other req'ts.	Curb, gutter and sidewalk.		

¹⁴ Building setback, lot coverage, parking and other requirements are flexibly applied in Planned Unit Developments.

The time taken to process development applications affects housing costs, since interest on loans must continue to be paid and the longer it takes for the development to be approved, the higher the costs will be. The time to process residential developments does not constitute a constraint in Cotati. The average time for development review for a 25 to 50 unit residential project is from twelve to eighteen months, which is comparable to the time taken for processing similar projects in surrounding cities. It is anticipated that implementation of the policies contained in this Housing Element will reduce the time required for reviewing projects incorporating affordable housing units.

Rent Stabilization

The City has implemented a Rent Stabilization Ordinance since November 1979 as a result of a successful voter initiative. The ordinance regulates the level of rent that can be charged for all rental units with the exception of: owner-occupied units with three or less units; motels; hotels; nonprofit, resident-owned and resident-controlled cooperatives; units in institutions such as hospitals or medical care facilities; and newly constructed rental units. In addition, rent stabilization may be discontinued if the annual vacancy rate exceeds 5%. The ordinance presents discontinuance of rent stabilization as an option, should the vacancy rate exceed 5%.

Rent levels can be adjusted upwards by the Rental Stabilization Board according to: cost of living indicators, the costs of operating and maintaining rental units, such as capital improvements, increases in space and amenities; the landlord's rate of return on investment; taxes; insurance; deterioration in the rental units; and other related factors. Neither staff nor the City Council can discontinue the Rent Stabilization Program unilaterally, since it was adopted through the initiative process. City staff will, however, forward the appropriate information to the Rent Stabilization Board by September 7, 1992 regarding their options for removing this ordinance.

Rent control has not acted as a constraint to the construction of rental units within the City. A total of 82 rental units were built in Cotati since the inception of rent control as indicated in Table 23 below. Cotati continues to have a significant amount of multifamily units built as apartments, regardless of rent control. Indeed, the proportion of rental units built in Cotati is higher and/or equal to other jurisdictions in Sonoma County which do not have rent control as a result of the strong demand for this type of housing and the amount of multifamily zoned land that has been available in Cotati. Summarized below is a comparison of the proportion of multiple family units (and other housing types) in Cotati with the average for Sonoma County and several other nearby cities taken from the 1990 Census, making the reasonable assumption that nearly all of the multifamily dwellings are rental units:

	total units	single family	1 -4 units	multiple units	mobile homes
Healdsburg	3,766	2,775 73.7%	562 14.9%	296 7.9%	133 3.5%
Cloverdale	2,033	1341 65.9%	238 11.7%	267 13.1%	187 9.2%
Cotati	2,433	1,317 54.1%	606 24.9%	330 13.6%	180 7.4%
Sebastopol	2,941	1,817 61.8%	550 18.7%	425 14.4%	149 5.1%
Sonoma County	161,062	108,436 67.3%	21,204 13.2%	17,627 10.9%	13,795 8.6%

A comparison of rent levels as indicated in newspaper advertisements for rentals in the *Clarion* and the *Press Democrat* carried out by the consultant for the Housing Element, July through August 1991, indicated no significant differences between rent levels in Rohnert Park which does not have rent stabilization, and Cotati. Furthermore, Cotati's vacancy rate of 5.5% is higher than Rohnert Park (4.3%); Santa Rosa (4.8%); and Petaluma (3.5%) which further indicates that rent levels are not markedly lower in Cotati than surrounding communities¹⁵.

Table 23: Rental Units Constructed in Cotati since the Inception of Rent Control

Project/Location	Year Constructed	Number of Units
Windward Apartments, East Cotati Avenue	1982	28
Marvin Gardens, East Cotati Avenue	1982	26
Picolli, East Cotati Avenue	1988	4
Swallow, Lancaster Avenue	1983	9
McDonald, East Cotati Avenue	1990	15
Total		82

SOURCE: CITY OF COTATI PLANNING DEPARTMENT

Growth Management

The City has had a Growth Management Section within the Zoning Ordinance since 1984, which was recently amended in April 1991. The Growth Management Section contains the following provisions:

- limits the number of residential units that can be built to an average of 75 units per calendar year;
- an additional twenty five units may be allocated exclusively for low to moderate income units;
- a carryover of up to 50 units to the following year may be permitted at the discretion of the Planning Commission;
- large projects over 8 units in size are evaluated according to the following criteria: affordability, design, resource conservation, and location near arterials and services.

This ordinance has not constituted a constraint on the development of housing in Cotati. During the eight years that this ordinance has been in effect there was not one year where development reached the 75 unit cap. The reason this ordinance has not acted as a constraint is that the cap of 75 units per year is intended to serve as a safety mechanism to ensure that residential development keeps pace with the City's sewer treatment capacity limitations, rather than as a means of controlling residential development from year to year. (The City is actively seeking ways to expand sewer capacity.) In addition, the cap of 75 units per year plus another 25 affordable units, is significantly larger than ABAG's regional housing needs allocation for Cotati of 31 units per year.

¹⁵ Vacancy rates based on the 1990 Census.

Part II: Non-Government Constraints

Market Constraints

Market constraints include the cost of land and improvements, construction costs, interest rates, profit, property taxes and the wide range of factors which determine consumer preference in the housing market. Most of these factors are beyond control of local governments, although occasionally the cost of land and interest rates can be reduced in order to encourage affordable housing production.

The availability of financing is a key component in determining the affordability of homes. Small increases in the interest rates can have a significant impact on the amount of monthly mortgage payments, and thereby limit many people from qualifying for a home loan.

The cost of housing in Cotati has increased more rapidly than income, the rate of inflation and the Consumer Price Index. An informal survey of local developers indicated the following range of costs for construction of a single family home in the City;

cost of a finished lot	\$150,000 and up [eg. ready to build: sewer, water, grading, roads and utilities]
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construction costs	\$65 to \$85 per sq. ft.
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The cost of multifamily housing is generally similar with the exception that per unit land costs are reduced only marginally, since the market value of residential land is directly related to the total number of units that can be built on a given site. The developers contacted in the informal survey stated that the price of land was the most significant and fastest rising cost component.

There is no shortage of construction or mortgage financing in Cotati for new construction or rehabilitation. Discussions with contractors, developers, and real estate brokers indicated no mortgage deficient areas or 'redlining' practices in Cotati. Interest rates are consistent with those found throughout Sonoma County.

It can be concluded that the principal constraint to housing development in Cotati is the cost of housing. Few new home buyers can afford to finance the average-priced single family home in Cotati costing \$218,976.

Community Sentiment

Community attitudes toward housing play a crucial role in determining the type and cost of housing that will be built in the City. The workshops and public hearings conducted on the Draft Housing Element to date indicated community support for higher density multifamily housing in the Hub area and in multifamily zoned areas listed in the Housing Opportunities Sites.

A key to successfully obtaining development approvals is to obtain the support of the local neighborhood. Developers of potentially controversial housing projects should make the effort to address the legitimate community concerns regarding the type of housing proposed, the characteristics of the potential occupants of the housing units, noise, increases in traffic, and the impact that the proposed development will have on city services. Involving the community in the early phases of a project is essential for creating the basis for cooperation and constructive participation in the planning process.

Multifamily and affordable housing projects often create neighborhood opposition. Although the Planning Commission and the City Council should be responsive to the wishes of the residents of the City, these bodies must also take responsibility for the overall public benefit that would result from approving potentially controversial multifamily housing developments which are in compliance with Cotati's existing land use regulations.

Opportunities for Energy Conservation

The City encourages energy conservation in residential projects. All residential projects are reviewed in terms of building orientation, street layout, lot design, landscaping, and street tree configuration in order to maximize solar access and energy conservation. Residential structures must meet the requirements of Title 24 relating to energy conservation features of the Uniform Building Code. In addition, much of the higher density multifamily-designated land is located within walking distance to transit stops and commercial centers, thereby reducing the potential demand for automobile fuel.

Evaluation of the Previous Housing Element

The previous Housing Element was successful continuation of Cotati's ongoing commitment to providing housing for all sectors of the community. Cotati has had an excellent track record over the years of providing a large proportion of affordable housing. The City codeveloped an innovative 19 unit very low and low income housing ownership development with Burbank Housing Development Corporation and has encouraged the construction of 166 affordable housing units through successful implementation of programs contained in the previous Housing Element

The most successful programs included the following:

- participation in the housing rehabilitation program which met the goal of 15 units;
- continued implementation of the PUD incentives program in the Zoning Ordinance, requiring 15% inclusionary units, incentives for large families and for good design;
- increased the amount of land zoned R-1;
- proceeded with the development of housing on city corporation yard land; and
- established clear policies for annexation and building re-use.

Programs which were not successful included the second dwelling unit ordinance and handicapped housing retrofit, due to lack of public response. Code enforcement, child care monitoring and mobile home park site identification were not completed due to lack of staff resources.

New Policies and Programs

The revised Housing Element builds on the policies and programs contained in the previous Housing Element. Although there have been few affordable housing units built during the past five years, this has been the result of the market forces rather than a lack of policies and programs in the Housing Element. Developers chose to contribute in-lieu fees to the Inclusionary Housing Fund rather than build inclusionary units.

The revised element strengthens the commitment to inclusionary housing program by maintaining the base figure of 15%, while increasing density bonuses to 45% for projects with more than 15% of their units inclusionary units affordable to very-low and low income households. This requires revisions to the density bonus provisions of the Zoning Element. The revised element provides a detailed inventory of vacant and developable residential land and commits the city's redevelopment agency to a more aggressive stance in developing affordable housing. In addition, the implementation of the recently adopted Downtown Specific Plan, combined with the revisions to the Zoning Ordinance specified in the revised Housing Element, would facilitate the development of multifamily housing in the Cotati Hub.

A number of new policies and programs have been included in the revised element which focus on the following:

- providing affordable senior units;
- increasing the amount of multifamily housing;
- preventing homelessness in the community and meeting the needs of the homeless;
- increasing the amount of inclusionary units; and
- considering a senior shared housing program.

Particular emphasis has been placed in the new Housing Element on the role of the Redevelopment Agency in implementing many of the city's housing policies and programs.

Table 24 summarizes the performance of policies and programs in the previous Housing Element.

Public Participation

Under the direction of the City's Planning Commission, three public meetings and two workshops on the draft Housing Element were held. Additional public hearings will be held by the Planning Commission and the City Council. All public comments will be considered prior to adoption of the final Housing Element. In addition, comments on the Housing Element were solicited from the Sonoma County Housing Authority and the Burbank Housing Development Corporation, a developer of non-profit housing.

Relationship of the Housing Element to the General Plan

The Housing Element is one of seven required general plan elements and is an integral part of the Cotati General Plan. Since the majority of Cotati's land use is in housing, the Housing Element is a key component of the City's future plans.

State law provides direction on how cities can maintain the General Plan as a policy guide by requiring the Planning Division to report annually to the City Council on "the status of the plan and progress in its implementation" (Government Code Section 65400 [b]). State law (Section 65588 [b]) further provides that "the housing element shall be revised as appropriate, but not less than every five years, to reflect the results of this periodic review".

The analysis section of the Housing Element takes a fifteen year perspective, whereas the policies and programs are based on a five year time frame. In this fashion, a review of actual results of the previous housing goals, objectives, policies and programs can be developed by the City every five years.

Consistency of the Housing Element with the other elements of the City's General Plan is essential to having a complete and legally adequate General Plan. Several factors combine to limit the potential conflicts between the Housing and other elements of the General Plan: the necessary portions of the Land Use Element will be amended with the adoption of this element; the overall built-out of the city will not be significantly affected; and additional housing identified in this element to meet regional housing needs will occur entirely within city limits.



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Table 24: Evaluation of Programs in the Previous Housing Element

Program	Status
a. Hub area site review/Planning Economic Development Strategy, General Plan Update	Completed
b. Identify site and sponsor for HUD 202 project	Site identified, ongoing effort to obtain sponsor for senior housing project.
c. Existing residential site inventory	Completed with the 1991 Housing Element revision.
d. Infrastructure and services plan and financing	Completed and implementation underway.
e. Residential annexation policy	Completed.
f. Revised population projection	Completed with the 1991 Housing Element revision.
g. Housing Assistance Inventory	Completed in collaboration with the Sonoma County Housing Authority.
h. Residential rehabilitation of 15 homes	Program implemented, 15 units rehabilitated.
i. Handicapped housing retrofit	Not completed. No applications received.
j. Child care monitoring	Not completed. Lack of staff resources.
k. Equal opportunity through rent appeal board	Completed
l. Increase the amount of R-1 residential land	Completed with General Plan and Zoning Ordinance revision.
m. Reduce West Cotati General Plan densities	Completed.
n. Long-range annexation and re-use policy	Completed.
o. Assisted housing site analysis	Completed and revised with the 1991 Housing Element revision.
p. Code enforcement	Not completed due to lack of staff resources.
q. Residential Development Guide	Completed.
r. Mobile Home Park site identification	Not completed.
s. Residential uses on city corporation yard and church lands	Residential project approved on city corporation yard. Negotiations underway for housing development on church lands (St. Joseph's) per program b listed above.
t. PUD Housing Incentives Programs: density bonus; inclusionary req't's; handicapped incentives; etc.	Ongoing, contained in Zoning Ordinance.
Second Dwelling Unit	Completed